

Insurance policy is there to fix vehicle, not make it better

Understanding your insurance policy tends to happen after an accident, especially when it comes to what insurers call betterment charges.

Many people believe their vehicle will be replaced or repaired after an accident at no personal cost to them because they've purchased insurance.

Your insurance policy is there to fix the damage to your car, not to make it better. So when a driver returns to the parking lot after a morning of shopping to find a 10-inch scratch in the car door, the expectation is that the driver can simply call the insurance company and have the car repaired.

The car will be repaired but it won't undergo an entirely new paint job if just 10 inches is damaged. The owner would be advantaged by the accident if it resulted in a new paint job, so he or she is required to make a contribution to this advantage.

When repairs or replacement of a loss ends up giving you something better than you had before the loss, the difference is known as betterment.

Since the premise of insur-

ance does not allow the insured to profit or better from his or her loss, an appropriate figure must be agreed on as to the owner's contribution towards the betterment.

Despite insurance, accidents still cost policyholders money. A six-year-old car that has been through an accident may need a new bumper installed. The insurer is required to help put the car back to the way it was, not to upgrade the vehicle.

If you're thinking about purchasing a policy, determine what will be required of you and the potential financial price to pay.

NOTICE ROAD CLOSURE

19TH AVENUE BETWEEN 9TH LINE AND 10TH LINE

Due to the reconstruction of the 19th Avenue bridge over the Stouffville Creek, the Town of Markham is temporarily closing the 19th Avenue at the bridge between 9th Line and 10th Line as of 7:00 a.m. on

Monday July 21, 1997

The tentative completion date of this project is scheduled for the end of October.

We would like to thank you in advance for your co-operation and patience on this project and should you have any questions or concerns, please contact the Town of Markham's, Mr. Basil Gunathunge, Technical Services Department at (905) 477-7000 ext. 301.



101 Town Centre Boulevard, Markham, Ontario L3R 9W3

Lube, Oil & Filter

\$17⁷⁵

Most Cars & Light Trucks Expires July 31/97

Scotch Auto

9441 Hwy 48, Unit 5 Markham
905-201-1510

Air Conditioning Check-up

\$29⁹⁵

Expires July 31/97

Scotch Auto

9441 Hwy 48, Unit 5 Markham
905-201-1510

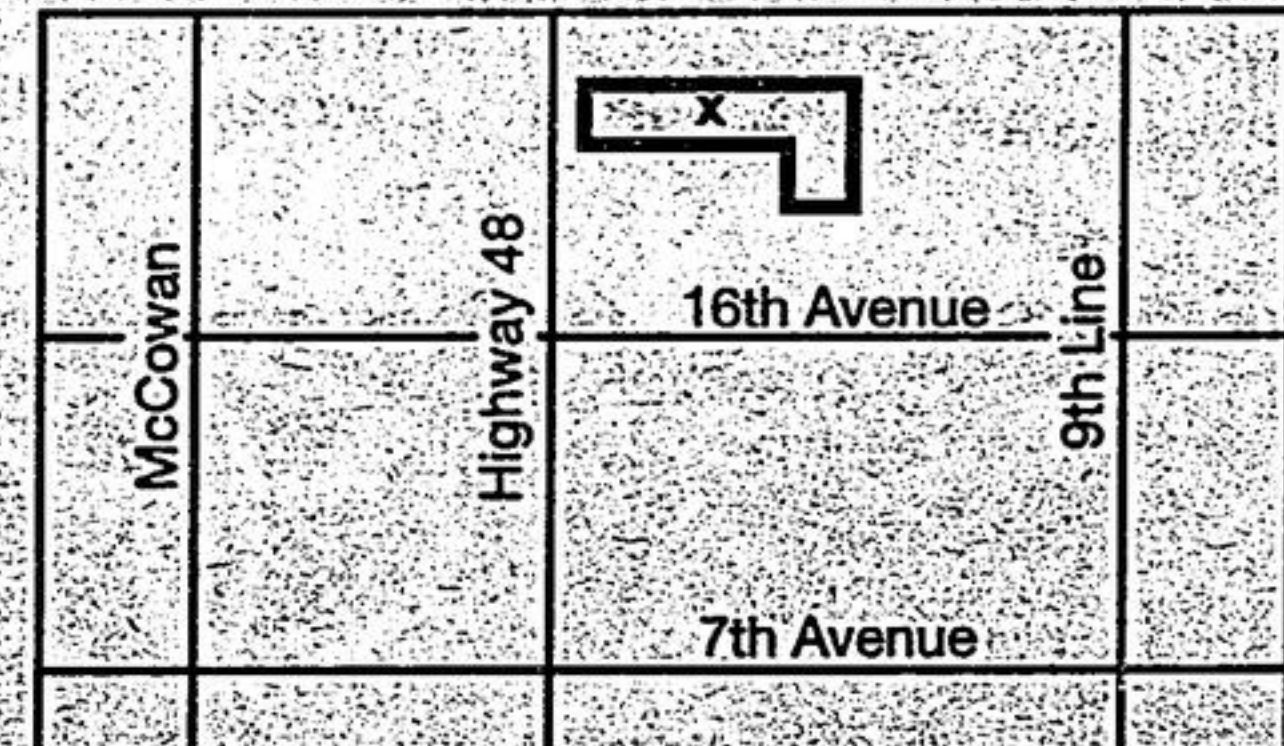
Scotch Auto

MECHANICAL REPAIRS
With over 10 years experience to all makes including Cadillacs



905-201-1510

9441 Hwy 48, Unit 5
1/2 km north of 16th Ave.



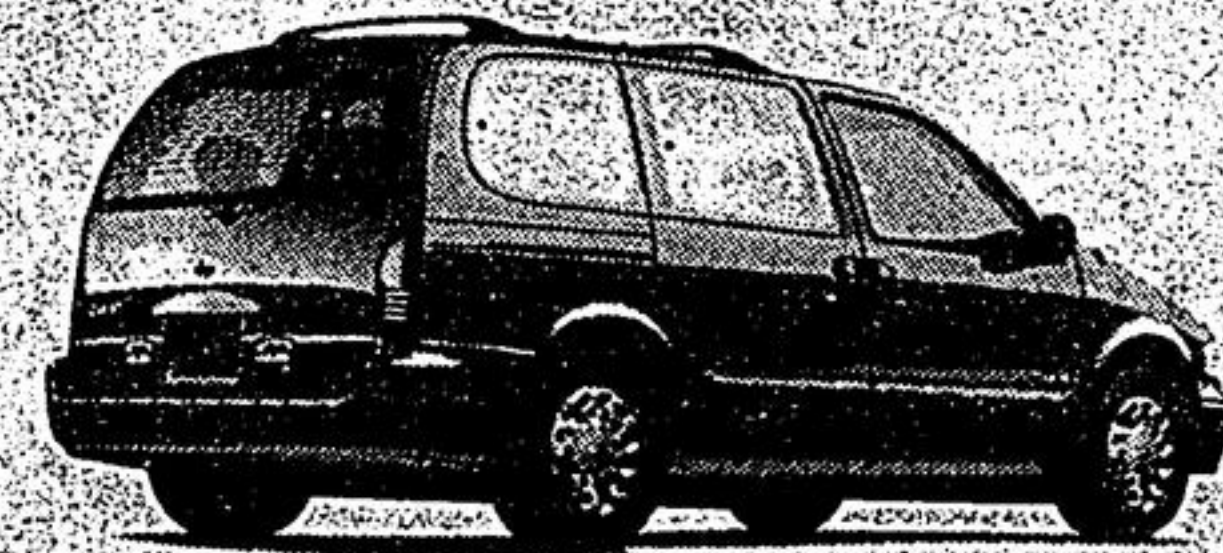
THE 1997 NISSAN QUEST

UPGRADE TO FOUR CAPTAIN'S CHAIRS AND REAR AIR AT NO EXTRA CHARGE. \$329/MO. LEASE OR BUY FOR \$26,998*

Sign aboard the 1997 Nissan Quest and your benefit package starts immediately with upgrades to reclining captain's chairs plus the cool comfort of rear air-conditioning. That's \$1,200 worth of extras at no extra charge. Plus, you have the added excitement of Quest's very affordable 6.8% lease rate for 24 months. Further compensation includes a powerful yet fuel-efficient 3.0 litre V6 engine, a 4-speed automatic transmission with overdrive, the convenience of full power equipment, an AM/FM/cassette stereo with rear audio controls, and the security of a keyless entry and anti-theft system. Bonus: Quest also rewards you with privacy glass, a roof rack, rear

intermittent window wiper, cornering lights, dual vanity mirrors, and the unique "Quest Trac" flexible seating system that lets you mix and match people with packages. You'll enjoy all that plus Quest's nimble handling and its rating as one of the safest 1997 vehicles in its class! Apply in person at your Nissan Retailer. First mates and crew members also accepted. Please hurry. These positions will fill rapidly.

ASK US ABOUT "NO-NONSENSE" LEASING



NISSAN OFFERS THE BEST AUTOMOTIVE FULL-LINE WARRANTY.

Life is a journey. Enjoy the ride.

VILLAGE

4600 Hwy. #7
at Kennedy Rd. by pass
Markham

NISSAN

(905) 477-3337

**WANTED:
FOUR
CAPTAINS
TO FILL
THESE
POSITIONS.**

*Smart people always wear their seatbelts. *Limited-time offer on new '97 Quest XE (V6L77 JF00). Special 24-month lease available O.A.C. from Nissan Canada Finance Inc. A.L.R. 6.8% down payment (\$3,540) or equivalent trade. 1st payment (\$329) and security deposit (\$400) due at lease signing. Freight, P.D.I., licence, insurance and taxes excluded. Option to buy (\$18,399) based on maximum of 40,000 km. Additional km. charge of \$0.06/km. if applicable. Retailers free to set individual selling price. See your Nissan Retailer for details. †Crash Test Index based on U.S. government data. (Source: The Car Book by Jack Gillis)