

REGAL HELPFUL HINTS



ONTARIO AUTOMOBILE INSURANCE Know Your Options!

As you are aware, in September 2010 the Ontario government made changes to the accident benefit coverage section contained within the Standard Automobile Insurance Policy in the province of Ontario. At that time you made some informed choices as to what you wanted added or excluded from your policy. Now that your policy is renewing it is important to take the time to look at the options that are available to you and make sure that your current level of coverage is still suitable to meet your current needs.

If you drive a vehicle, you need to make sure that you understand the choices you made prior to your policy renewal last year. More importantly, you need to know if these coverage choices still provide you with the adequate protection you need today. Your policy coverage options need to be

personalized yearly and there is no better time than your renewal to take another look.

Many coverage options may be available to you at minimal cost. The difference in cost between \$50,000 and \$1,100,000 in Medical and Rehabilitation coverage might be a small price to pay to make a significant

investment in your own financial security should you be in an accident. Discuss the costs of the various insurance coverages with us, your independent insurance broker.

HOW DOES MY AUTO POLICY WORK FOR DIFFERENT TYPES OF INJURY

Unfortunately, 54% of Ontarians involved in automobile accidents suffer from some sort of injury. Since September 2010, injuries that occur as a result of an automobile accident will fall into three basic categories, Catastrophic, Serious or Minor. Each of these injury categories will determine the level of benefits that will be available to a claimant.

Finding out after an accident has happened that you don't have the right coverage or adequate coverage is not the time!

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