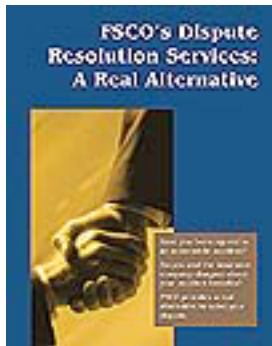


Auto Insurance Tips

Mediation can help to solve accident benefit disputes



(NC)—If you're injured in an automobile accident, you may be entitled to statutory accident benefits, whether or not the accident was your fault.

Generally, accident benefits are paid by your own insurance company. But if you don't have an automobile insurance policy, you can apply for benefits from the company that insures the automobile that hit you, or in which you were an occupant.

If you and the insurance company disagree about the claim, or about the amount, you can apply for dispute resolution through the Financial Services Commission of Ontario (FSCO) — the regulator of the insurance industry in Ontario. FSCO's dispute resolution services provide a fair and cost-effective alternative to court.

To download the brochure: *FSCO's Dispute Resolution Services: A Real Alternative*, visit FSCO's website at www.fSCO.gov.on.ca. Here's a snapshot of the brochure information:

Steps To Follow

Since an automobile insurance policy provides so many types of accident coverage — including income replacement benefits, caregiver expenses, non-earner benefits, medical and rehabilitation expenses, attendant care, funeral expenses, death benefits and more — there's a chance you and the insurance company may disagree about your accident benefits claim. If so, mediation may be of great help. In Ontario, mediation is a mandatory first step before options like arbitration, or going to court.

Mediation is an informal process in which a mediator helps you and the insurance company resolve the issues in dispute. Mediators are neutral — they do not provide legal advice and it's their job to work with you and the insurance company to reach a mutually agreeable solution. All mediation sessions are confidential, unrecorded, and none of the discussions can be used as evidence if the dispute goes to court.

If, after mediation, issues remain in dispute, individuals can either apply for arbitration with FSCO, start a civil proceeding in court, or try to get the dispute decided by a private arbitrator.

Auto Insurance Tips

Be aware of false advertising scams



(NC)—An increasingly common scam involves the sale of “cheap” auto insurance to unsuspecting consumers, tricking them into coverage that’s invalid, or doesn’t exist. Here’s an example of a common scam scenario:

Crooks advertise the sale of cheap auto insurance in newspapers or flyers. The advertisements may even resemble those of a legitimate insurance company or individual licensed to sell auto insurance. Typically, these advertisements claim they can find you auto insurance coverage at rates lower than what you have been paying or quoted in the past. Some advertisements do not identify the name of the insurance company, insurance agent or broker. Where a name is provided, it is often being used fraudulently, or it is phoney. Con artists commonly advertise the sale of cheap auto insurance along with other businesses.

Here are a few easy ways to protect yourself:

- Be suspicious if you are asked to pay a referral fee. Licensed insurance agents and brokers do not charge you fees.
- Do not pay the insurance premium through a transfer or money wiring service. This is not a practice in the insurance industry.
- If an insurance agent or broker completes the insurance application form on your behalf, check it for accuracy. By signing the application, you are agreeing to the statements made to the insurance company.
- If you suspect fraudulent activity, contact the police.

Visit the Financial Services Commission of Ontario’s (FSCO) website to find out if an individual or insurance company is licensed to sell auto insurance in Ontario. To check if an insurance agent is licensed, visit the FSCO website at www.fSCO.gov.on.ca, choose *Insurance*, and select *Licensed Insurance Agents in Ontario*. To check if an insurance company is licensed, visit the FSCO website, choose *Insurance*, and select *Licensed Insurance Companies in Ontario*. To check if an insurance broker is licensed, visit the Registered Insurance Brokers of Ontario (RIBO) website at www.ribo.com and choose *Broker/Brokerage Licensing Status*.

For more tips on how to protect yourself from auto insurance scams, download the brochure: *Don't Get Scammed Buying Auto Insurance* on FSCO's website at www.fSCO.gov.on.ca.

Travel Tips

Insurance products to consider when away from home



(NC)—It's important for all the vacationers, business travelers, cottagers, and snowbirds, to consider the following insurance tips before travelling outside Ontario:

- Travel Medical Insurance:** Covers you for emergency hospital and medical expenses when out of the province. If an insurance company agrees to cover you for pre-existing conditions, you should get its agreement in writing.
- Home Insurance:**
 - Check your home insurance policy for the expiration date and for other "away" requirements. Many policies will cancel coverage if your property is left unoccupied or unattended for extended periods of time.
 - Check coverage limits on valuables. Some policies contain limitations for loss or damage to these items if you are away for an extended period, or if you are taking the valuables with you.
 - If you're travelling in the winter, make sure you drain your home's plumbing before you leave or arrange to have your home inspected on a daily basis by a competent individual to ensure that heat is maintained. Insurance companies won't cover damage that arises from the freezing of indoor plumbing.
 - In the winter, arrange for someone to clear snow from your roof. Some home insurance policies do not cover roof collapse due to excess snow.

Automobile Insurance

- Check the effective dates of your driver's licence and validation sticker to make sure they don't expire while you're away.
- If you plan to rent an automobile, check with your insurance company, broker or agent to determine whether you'll need the supplementary insurance coverage offered by rental companies.
- If you plan to take your own automobile and will be out of the country for more than 30 days, be sure to advise your insurance company, broker or agent. Also make sure you have the proper coverage and meet driver's licence requirements for the jurisdiction in which you'll be travelling.

- If you are leaving your vehicle at home and it won't be used by anyone, save money by suspending certain coverages from the policy, such as collision. Be sure to add the coverages back once you return.

Information on this topic and other financial services is available online through the Financial Services Commission of Ontario (FSCO). FSCO is an agency of the Ontario's Ministry of Finance and is responsible for regulating the provincial insurance industry. To download the electronic brochure *Insurance Tips for Travellers*, go to www.fSCO.gov.ca, click on *Publications* and select *Consumer Brochures*.

Auto Insurance Tips

Don't get scammed



(NC)—Con artists, unfortunately, spend their days thinking up schemes to defraud us of our money.

One increasingly common scam involves the sale of “cheap” auto insurance to unsuspecting people. This scheme may appear genuine, but it’s intended to trick consumers into paying for auto insurance coverage that is invalid, or doesn’t exist.

To guard against potential auto insurance scams, take a look at the handy information on this topic, posted online by the Financial Services Commission of Ontario (FSCO) — the regulator of the insurance industry in Ontario. To download the brochure: *Don't Get Scammed Buying Auto Insurance*, visit FSCO’s website at www.fSCO.gov.on.ca. Here’s a summary of the brochure:

- **Scam Scenario:** An advertisement promises auto insurance coverage at rates much lower than usual or offers free auto insurance coverage for a specified number of months. When you call the phone number, you are provided with a quote. When you accept the quote, you are asked to send a full payment through a transfer or money wiring service. In some cases, the individual you contacted is willing to meet with you to accept a cash payment.
- **The Reality:** Your auto insurance coverage is non-existent because it was never arranged. The individual you contacted is not a licensed insurance agent or broker and he or she pocketed your payment.

Protect Yourself

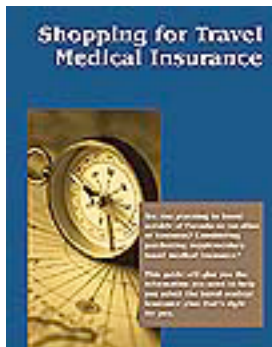
Here are some tips on how you can protect yourself from auto insurance scams:

- Do not pay the insurance premium through a transfer or money wiring service. This is not a practice in the insurance industry.
- If an insurance agent or broker completes the insurance application form on your behalf, check it for accuracy. By signing the application, you are agreeing to the statements made to the insurance company.
- Be suspicious if you are asked to pay a referral fee. Licensed insurance agents and brokers do not charge you fees.
- If you suspect fraudulent activity, contact the police.

You can check if an individual or insurance company is licensed, and therefore legally allowed to sell auto insurance in Ontario. To check if an insurance agent is licensed, visit the FSCO website at www.fSCO.gov.on.ca, choose *Insurance*, and select *Licensed Insurance Agents in Ontario*. To check if an insurance company is licensed, visit the FSCO website, choose *Insurance*, and select *Licensed Insurance Companies in Ontario*. To check if an insurance broker is licensed, visit the Registered Insurance Brokers of Ontario (RIBO) website at www.ribo.com and choose *Broker/Brokerage Licensing Status*.

Travel Tips

Comparison shop for the best supplementary medical insurance



By J.C. Carroll

(NC)—Illness can strike and accidents can happen, even during a very short business trip or recreational getaway. While your Ontario health card entitles you to certain out-of-country emergency health care services, the coverage is limited.

It's important therefore, to consider supplementary travel insurance. However, if you decide to buy supplementary travel insurance, make sure the policy meets your needs. Reliable consumer brochures on this topic are available online from the provincial insurance industry regulator, the Financial Services Commission of Ontario (FSCO). For tips on purchasing travel medical insurance, go to www.fSCO.gov.on.ca, click on *Publications*, select *Consumer Brochures*, and click on *Shopping for Travel Medical Insurance*. To determine the coverage that suits you best, here's a snapshot of the information to consider when comparison shopping:

- Policies can vary greatly from company to company and from year to year. Your health, age, the medication you take, the destination and the length of your trip, are all factors that affect the price and the type of costs it will cover. If you're 70 years of age or older, for example, or have any high-risk health problems, you may have to find an insurance company willing to write a travel medical insurance policy tailored to your situation.
- Read each policy you are offered carefully. You'll find that different insurance companies have different clauses for pre-existing conditions, medical exclusions, exemptions, and non-emergencies. Make sure you understand the terms and definitions of each one. Ask questions if you're not sure exactly what a term means, how it applies to your medical history, or how it affects the coverage offered to you.
- Do not make a choice based solely on the policy price. A low-cost policy may be less of a bargain, for example, if it limits the coverage of a medical emergency to just \$25,000.

And don't forget:

- Take your travel medical policy with you when you leave Canada.
- Keep your insurance company's phone number and your Ontario health card with you.