

NEWS & VIEWS



New Rules for Auto's and for Cyclists – Be Aware!

We are seeing more and more enhancements to our roads with a focus on safety for cyclists. It is important to understand the new rules regarding cyclists if you are driving a car or if you are a cyclist. Here are a few important details that you should be aware of.

New One-Metre Passing Law Autos & Cyclists

A motorist must leave a one-metre space between your auto and the Cyclist. Cyclists are not required to leave a specific one-metre space; however, they are required to obey all the rules of the road. Cyclists who are being overtaken should turn out to the right to allow the vehicle to pass.

A motorist may, if done safely, and in compliance with the rules of the road, cross the centre line of a roadway in order to pass a cyclist. If this cannot be done, he or she must wait behind the cyclist until it is safe to pass.

Rules of the road

As a cyclist, you must share the road with others (e.g., cars, buses, trucks, motorcycles, etc.). Under Ontario's *Highway Traffic Act* (HTA), a bicycle is a vehicle, just like a car or truck.

- Cyclists must obey all traffic laws.
- Cyclists have the same rights and responsibilities and as drivers cannot carry passengers - if your bicycle is only meant for one person.
- You must stay as close to the right edge of the road whenever possible, especially if you're slower than other traffic.

Where you can ride

You can ride on most roads, **except:**

- controlled access highways, such as Ontario's 400-series highways.
- across a road within a pedestrian cross-over - you must walk your bike to the other side.

Children & Youth Bike Helmets By Law

Every cyclist under age 18 must wear an approved helmet. **Riders under 16 years old:** a parent or guardian must make sure their child wears a helmet.



Did you know that if you are riding a bicycle and you cause an accident that all laws and insurance rules apply as if you are driving a vehicle?



Auto Insurance:

The Ontario government announced another round of reforms to auto insurance. It is way too early to tell if this will bring a rate decrease as the last round was not a total success. We are always skeptical about promises until we see legislation and regulation that is implemented and effective.

About auto insurance rates:

Three – four years ago, the government made a promise to reduce rates 15%. Media bring this outdated number up repeatedly but results show reforms failed to make enough difference to keep rates low for drivers. Inflation on many fronts eroded results and modest rate increases are being requested by many insurance companies.

Imagine the impact on health care or education or any business or your household when 15% cut was imposed with little cost relief from government...it simply cannot be sustained; we wish it had been more effective.

Technology has evolved to make better cars but even a small bump can do incredible \$\$\$ value damage to a vehicle for electronic replacement parts.

The measures are primarily directed at injured people requiring access to treatment and standardizing treatment plans. EG a health provider saying the same injury needs 3 month treatment and another saying it needs 6 months. The goal appears to be tighter parameters will control costs and help check premium increases.

Legal actions take time and can delay treatment plans for the most seriously injured. The plan is to reform and limit legal action and fast track care and treatment.

Fraud is also a huge initiative that costs the average person about \$150 a year... combined over \$1.2 billion last year. Past fraud measures have been successful and the new measures promise additional teeth to the current laws. Insurance companies are challenging fraudulent claims in court and finding positive legal outcomes including more criminal charges. The industry's tougher stand has been effective, but not enough.

Our Insurance companies and embracing technology and natural disasters.

All of our insurance companies are heavily engaged in improving technology capabilities to better serve you. The transition is a big one with millions of policies, countless data points to manage...anything but simple. It takes a major overhaul almost 3 years on average. The benefits are showing and sometimes we experience slower than average response times in the transition.

I ask your patience as our staff are not in control of these delays.

It goes against the expectation of "instant communications" we enjoy on our devices; but the goal is to be able to provide electronic documents. For example the **E slip** is now making its way to us after experimentation, test runs and regulatory approval processes, this is now starting to roll out so you could have your pink slip on your device to show police in case of accident. That may not be a great solution if your device is damaged or lost in an accident but most of the time it should work very well and conveniently. You will still have a choice.

Natural disaster such as **wildfires**; Kelowna, Fort McMurray and Central BC take a toll on the industry in Canada and around the world...Australia, Portugal and US wildfires all major events that impact insurance on a global scale. These are covered by insurance provided the owner had coverage.

The new "wave" of **flood losses** in urban areas like Calgary, Toronto, Windsor and just north of Kitchener Waterloo in June are a reminder these type of events are causing more water losses. We have had different insurance companies bring out coverage in the past few years. Some have limits depending on where you live and prior claim history. If you live near a river, stream, pond or lake you may need to take some time to become more aware.

We congratulate our insurance partners for a few milestones:

Locally **Intact** insurance has committed substantial funds to the University of Waterloo to examine and learn how to deal with the risk of flood. This collaboration with Universities, governments at all levels shows a commitment to Canadian's to keep our homes and communities safe.

Halwell Mutual celebrated a move to a beautiful new building in Guelph in September featuring modern, environmental and worker friendly features. We wish the staff well in their new facility.

Gore Mutual celebrated Canada's 150th birthday with donations we were able to participate in with two charities. We were able to support requests for **Camp McGovern and Lutherwood Family** and Children's Mental health foundation.

Economical, Travelers, Guarantee Company and Aviva have all made contributions to help us enhance our efforts with these local charities.

We continue to contribute to the **Larry Kelly Children's Toy drive** to help kids "feel like kids should" while admitted in our local hospitals throughout the year. Our giving and volunteer efforts focus on children and youth charities hoping for a bright future for as many young people as possible.

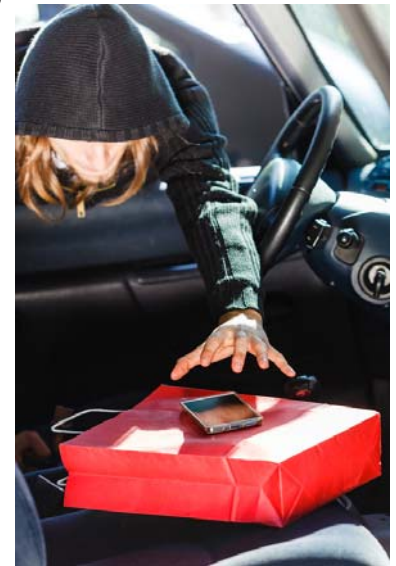
Wishing you and your family all the best for the upcoming holidays and for 2018.
Thank you for your trust in us as your insurance broker!

Kevin

Tis the Season for shopping & our cars and purchases are an attraction for Thieves!

Keep these tips in mind next time you park your car:

1. **Stash your valuables in the trunk or glove box.** If someone sees your purchases, laptop, cell phone, wallet (or even just some loose change) sitting in your car, they could be tempted to break in and take it — and once they're inside, it'll be mighty tempting to drive away, too.
2. **Park in well-lit, visible areas.** Car thieves perform better without an audience, so avoid parking in dark alleyways or other hidden spaces. For extra security, try to park close to building entrances or parking lot cameras.
3. **Lock it up and shut it down.** Avoid leaving your windows open or doors unlocked, even in your own driveway — and never (ever) leave your running car unattended. It might be tempting to start your car and leave it to warm up on a chilly winter morning, but a running car with an unlocked door and no driver in sight could be pretty irresistible to a thief.
4. **Hide your keys.** While it might seem like a good idea to keep your car keys on a hook by the front door, it's also the first place a thief will think to look for them. Whether someone breaks into your house or just opens your unlocked front door, they'll be thrilled to see a shiny set of keys just waiting to be taken.
5. **Sound the alarms.** If your car didn't come with a built-in alarm system, consider having one installed — and don't forget to put a sticker on your windshield to let thieves know an alarm is in place.



Did you know you could be eligible for [discounts on car insurance](#) if you use an after market anti-theft device like a steering wheel lock or alarm system?

Holiday Hours

- ◆ **Monday, 25 December, 2017** **Closed**
- ◆ **Tuesday, 26 December, 2017** **Closed**
- ◆ **Monday, 1 January, 2018** **Closed**

Regular Hours Monday - Friday 8:30 - 4:30 pm

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By providing your e-mail address we can keep you up to date on important changes to your insurance coverage.

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