

# Myth BUSTER

**MYTH: Insuring a red or black car is more expensive than a green or blue car.**

Regardless of the colour, the same vehicle in a different colour will have the same rate. What does affect your rate is the year, make, model, age of the car, and the drivers on your policy.

**MYTH: A 2-door car is more expensive to insure than a 4-door.**

Not necessarily. Insurance companies rate cars based on the claims history of that vehicle, accident frequency, repair costs, theft, vandalism and safety ratings for each make and model. When these factors are combined, a 4-door could cost more to insure than a 2-door model.

**MYTH: Getting a parking ticket means your insurance rates will go up.**

Parking tickets by themselves do not count against your driving record or your insurance, but unpaid fines could affect your ability to renew your driver's licence or worse result in a licence suspension - which could affect your rate.

**MYTH: Auto insurance rates are not regulated and car insurance companies can charge whatever they want.**

In all provinces, except Quebec, by law insurers must submit their rates to government agencies for approval. The government agencies review how insurers calculate their rates and decide if their rates are fair.

**MYTH: If your friend borrows your car and wrecks it, his insurance covers it.**

Actually, you should consider your insurance as part of your car. When you loan someone your car, you're loaning your insurance with it, so consider this and how your premium will be affected if they have an accident. You could also be held financially responsible if they cause an accident while driving your vehicle.

**MYTH: My rates will be similar to my friend's rates.**

Rates are determined based on the individual, so factors such as age, driving record, and type of vehicle are considered. Each person's situation is unique, and rates will vary because of this.

**MYTH: I did not receive any points on my licence for the conviction, so it does not affect my insurance rates.**

Any conviction, regardless if it involves points or not, may affect your insurance rates.



Still have questions?  
For more information, contact your  
**insurance broker.**



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**NEWLY  
LICENSED  
DRIVER**

*What you need to know before  
you get behind the wheel*

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# RULES OF THE ROAD

Information that every new driver should know before hitting the roads



## Quick TIPS

Completing a certified driver's training course provides important training tips to decrease the chance of an accident and reduces the insurance premium.

The faster a young driver passes through the licencing program, the greater the insurance savings.

Consider gaining experience as an occasional driver under the insurance policy of a parent or guardian, rather than as a principal driver of your own vehicle. Premiums for young, occasional drivers are much lower than premiums for young, principal drivers.

As a young driver, building a good driving record free of at-fault accidents and driving convictions is the best way to ensure low future premiums.

Do not listen to your friends and purchase insurance from somebody because it is cheap. Finding a good price is very important, but not as important as making sure you are covered properly.

## Interesting FACTS

Traffic crashes are the number one cause of death among children and young adults.

About 30% of crashes killing young drivers involve alcohol.

Young drivers are involved in fatal traffic crashes at over twice the rate as the rest of the population.

More than 1,000 young drivers lose their lives every year in crashes because of an impaired driver.

Exceeding the posted speed limit or driving at an unsafe speed is the most common error in fatal accidents.

Teen drivers killed in motor vehicle collisions had a youth passenger in the automobile 45% of the time.



## Licencing Rules:

All drivers 21 years old and under must have zero blood alcohol levels while behind the wheel, regardless of their licence category.



## Class G1:

- ▶ Must maintain a zero blood alcohol level while driving.
- ▶ Must be accompanied by a fully licenced driver with at least four years driving experience, and a blood alcohol level of less than .05 per cent (accompanying drivers 21 and under must have zero per cent);
- ▶ Ensure the accompanying driver is the only other person in the front seat;
- ▶ Ensure the number of passengers in the vehicle is limited to the number of working seat belts;
- ▶ Refrain from driving on Ontario's "400-series" highways or on high speed expressways such as the Queen Elizabeth Way, Don Valley Parkway, Gardiner Expressway, E.C. Row Expressway and the Conestoga Parkway;
- ▶ Refrain from driving between midnight and 5:00 a.m.

## Class G2:

- ▶ May drive without an accompanying driver on all Ontario roads anytime, but are still required to ensure the number of passengers in the vehicle is limited to the number of working seat belts.
- ▶ The number of young passengers that teen G2 drivers can carry will be limited from midnight to 5 a.m.
- ▶ For the first six months, G2 drivers 19 or under can carry only one passenger aged 19 or under.
- ▶ After the first six months, and until the G2 driver earns a full G licence or turns 20, they can carry up to three passengers aged 19 or under. The passenger restrictions do not apply if the G2 driver is operating a motor vehicle after 5 a.m. and before midnight. These restrictions will not apply if the G2 driver is accompanied by a full "G" licenced driver (with at least four years driving experience) in the front seat, or if the passengers are immediate family members.



## Q & A

**Why do you need insurance?** For financial protection and peace of mind. It is law to have automobile insurance in Ontario.

**How do I obtain insurance?** An Independent Insurance Broker is your best choice.

**How does insurance work?** Insurer's collect premiums and pay claims out of the pool of funds.

**As a G1 driver am I charged a premium from day one?** Drivers are required to be added to a policy as a driver once they obtain the G2 class of licence.

**How would I calculate my rate?** Rates are based on the year, make, model, coverage, operator age, and driving history and experience. For new drivers, purchasing an older model of vehicle may provide more coverage options.

**What is an occasional driver?** An occasional driver is one that operates the vehicle less frequently than the main driver.

**Do I have to be listed on my parent's policy?** All drivers in the household are required to be added to a policy, or have one of their own.

**How do I know which driver's training courses are certified?** Not all driving schools are Ministry approved. Look for schools that offer "MTO or Ministry-approved beginner driver education courses". There is a list of approved driving schools available at [mto.gov.on.ca](http://mto.gov.on.ca).

**I am buying a new car for my newly licenced son/daughter. Should I put it on my policy or put it in their name so the insurance is separate?** If the vehicle is on the parent's policy and the son/daughter is in an at-fault accident, it could potentially follow the parent's policy. Premiums for young, occasional drivers are much lower than premiums for young, principal drivers.