

Personal matters

The Personal's Home and Auto Insurance Newsletter

Fall '09 - Winter '10

It's not so much about keeping your hands on the wheel, It's about keeping your mind on the road

We know that driver distraction is a huge problem, and unfortunately one that to date, has been taken lightly. The extremes that some drivers go to are something we laugh about. A visit to any social networking website will provide a collection of "funny" driver videos.

Driver distraction is a factor in 8 out of 10 - about 4 million car crashes in North America each year, which isn't really that funny. The fact remains, distracted drivers are dangerous drivers.

Source: Insurance Bureau of Canada

Several provinces in Canada, including Newfoundland and Labrador, Prince Edward Island, Quebec and Nova Scotia have taken note, and taken action.

On October 2008, The Legislative Assembly of Ontario followed suit when they carried Bill 118, an amendment to the Highway Traffic Act - "Countering Distracted Driving and Promoting Green Transportation Act."

This new legislation, which prohibits the use or viewing of electronic hand-held devices while driving, came into effect in Ontario in October, 2009.

This includes:

- cell phones
- iPhones
- smartphones
- blackberries
- GPS
- iPods
- MP3 players
- DVD players
- laptop computers
- eBook readers
- portable games

Starting in October, 2009 in Ontario:

If police witness you using a hand-held device to view, talk, listen, email (read, send or write) or text message (read, send or write) or observe a GPS (global positioning



system) unit not properly affixed to the dashboard while operating a motor vehicle, you could receive a fine worth up to \$500.

If the police consider your use of such a device as careless driving, you could potentially be charged. If convicted for Careless Driving, you would accumulate six (6) demerit points on your driving record, face a fine of up to \$2000 and possible suspension of your driver's license and/or incarceration.

It could also mean a substantial increase in your insurance premiums or result in your insurance being cancelled.

Exempt from this new Ontario law are police, firefighters and paramedics, or drivers who are calling 911 because they require emergency services.

For the rest of us, if you want to make or accept a phone call the law provides for the use of hands-free devices (ie. headsets, bluetooth technology, OnStar, etc.).

If you want to use a communication or entertainment device that is not a hands-free, you must pull over to the side of the road or park in a way that does not disrupt traffic.

Source: <http://www.ontariocanada.com>

If Disaster Strikes, is Your Family Prepared?

Climate change is increasing the number of extreme weather events around the world, leading to more frequent and destructive disasters.

Canada is a vast country with extreme weather conditions. Thunderstorms, hail, blizzards, ice storms, high winds and heavy rain can suddenly threaten life and property in any region, during any season. It is therefore increasingly important to consider your own level of preparedness.

Taking some simple steps now can prove invaluable to you and your family in the case of emergencies.

1) Know the risks

Although the consequences of disasters can be similar, knowing the risks specific to your community and region will help you better prepare.

2) Make an Emergency Plan

During an emergency you may not remember or have the ability to do everything required to respond safely and effectively to the crisis. That's why every household should have an emergency plan.

Some things to include in your plan are:

- Safe exits from home and your neighbourhood
- Meeting places to reunite with family or roommates
- A designated person to pick up children should you be unavailable
- Contact people close-by and out-of-town
- Health information
- Safe shelter or housing for your pet
- Location of your fire extinguisher, water valve, electrical box, gas valve and floor drain

3) Prepare an Emergency Kit

When a disaster strikes, it may take emergency workers some time to reach everyone, so you should have an emergency kit that contains some basic supplies. Be prepared to be self-sufficient for at least 72 hours.

Try to pack your emergency kit so that you can take it with you if you need to.



- **Water** – two litres of water per person per day (Include small bottles that can be carried easily in case of an evacuation order)
- **Food** – that won't spoil, such as canned food, energy bars and dried foods (remember to replace the food and water once a year)
- **Manual can opener**
- Flashlight and batteries
- **Battery-powered or wind-up radio** (and extra batteries)
- **First aid kit**
- **Special needs items** – prescription medications, infant formula or equipment for people with disabilities
- **Extra keys** – for your car and house
- **Cash** – include smaller bills, such as \$10 bills (travellers cheques are also useful) and change for payphones
- **Emergency plan** – include a copy of it and ensure it contains local and out of town contact information

Recommended additional items

The following additional emergency supplies will help you be prepared for even the worst emergency situations.

- **Two additional litres of water per person per day** for cooking and cleaning
- **Candles and matches or lighter** (place in sturdy containers and do not leave them burning unattended)
- **Change of clothing and footwear** for each household member
- **Sleeping bag or warm blanket** for each household member
- **Toiletries**
- **Hand sanitizer**
- **Toilet paper**
- **Utensils**
- **Garbage bags**

- **Household chlorine bleach or water purifying tablets**
- **Basic tools** (hammer, pliers, wrench, screwdrivers, work gloves, pocket knife)
- **Small fuel-operated stove and fuel**
- **Whistle** (to attract attention)
- **Duct tape**

Don't wait until an emergency happens—knowing what to do before a disaster strikes will help you and your family remain in control and recover more quickly.

To find out more about preparing for emergencies visit: www.getprepared.ca

Winter Car Care and Tips for Defensive Winter Driving

The first step to preventing accidents is to properly prepare your car or truck for the season.

1. It's a fact. Driving with four winter tires improves traction and reduces your braking distance. Winter tires are one of the most effective ways to deal with snow covered winter road conditions.
2. Wiper blades must be in good condition to sweep snow and sleet off the windshield.
3. Lights are particularly important in winter weather to ensure that you are clearly visible to other drivers. Be sure your headlights, stop lights, tail, clearance lights and directional signals work, are clean and are correctly adjusted.
4. Brakes need to be in top condition to provide uniform braking.
5. Radiators require proper winter coolant and cold weather lowers battery power. Make sure your battery is in good condition, and in case it is necessary, know the proper procedure for using a booster battery.



See and be Seen

Before starting your trip, clean off the entire car, including roof, windshield and all the windows. In

winter weather, it is even more important to have full visibility of the road and surrounding traffic. Be sure that headlights, stop and tail lights and turn signals are clean so that others may see you.

Road splatter can leave you blind. Use your windshield washer often. To prevent a windshield freeze-up, be sure you use an antifreeze solution that's right for the average winter temperatures in your area, and don't dilute it. Before using the washer, prepare the windshield by heating it with the defroster.

Slippery Surfaces and Smooth Starts

Slippery road surfaces happen most often at intersections, on curves and on hills. The slippery surface increases braking distances, slows traffic and presents a severe hazard at intersections.

Smooth starts prevent many winter driving problems. The action of tires spinning and sliding on snow and ice polishes the surface.

This greatly decreases traction on already hazardous road surfaces. The first sign of a wheel slip means you are using too much acceleration.

Driving on slippery roads under winter conditions with reduced visibility requires all your skill and attention.

Black Ice

The road ahead may appear to be black and shiny asphalt but actually could be covered in thin layer of ice known as black ice. Generally, in the winter, asphalt is a grey-white colour. If you do see a black surface ahead, proceed with caution. Slow down, and brake smoothly and gently.



vehicles enough time to provide a clear path. When making lane changes, do so smoothly, signalling your intention and moving only when it is safe to do so.

Also be aware of extra snow build-up between lanes. It is very common for a mound of snow to build up between the traffic lanes. A vehicle that swerves into these snow mounds has an increased chance of spinning out of control. Slowly changing

Speed Control

The key to safe and skillful driving is maintaining proper speed at all times. Look ahead so that when a traffic situation requires slowing down or turning, you can do so gradually. Get the feel of the road so that you sense how much acceleration or braking power you can apply safely.

Following Distance

Stopping distances on slippery surfaces can vary from 3 to 12 times longer than on dry roads. A good rule of thumb is the heavier the vehicle, the greater the stopping distance required. Look well ahead and above all, don't tailgate.

Curves and Steering

Steering control must be applied smoothly. Sudden adjustments to your steering generates forces that can throw your vehicle into a skid as you enter a turn.

Lane Changes

Plan lane changes well in advance, giving yourself enough time to make the manoeuvre safely and other

lanes increases the odds of successfully making the lane change.

Most new cars are equipped with Antilock Braking Systems (ABS). These systems automatically pump the brakes for you if your vehicle wheels begin to lock up, allowing you to maintain effective steering control and reducing the risk of jackknifing or skidding. The brake pedal will pulsate but this is normal.

If your car does not have ABS, a rapid light pumping of the brakes is recommended as a way to stop on ice. Apply the brakes for an instant and release them. Repeat this action – on and off, on and off, until you come to a complete stop.

Remember that in winter road conditions everything slows down. By taking it easy, staying calm, and remembering these safety tips, driving on snow-covered roads will become easier and safer for you and the other drivers around you.

Source: Transportation Health and Safety Association of Ontario www.thsao.on.ca

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