

NEWS & VIEWS FROM  
**MARTIN & WRIGHT**

Insurance and Financial Services Inc.

THIS NEWSLETTER HAS BEEN DEVELOPED TO KEEP  
**YOU, OUR VALUED CLIENT,** INFORMED AND UP TO DATE. WE ARE ADDRESSING ISSUES  
WE FEEL ARE IMPORTANT AND USEFUL PERTAINING TO YOUR INSURANCE NEEDS.

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## New Road Safety Laws In Effect!

As of September 2, 2005, 3 major areas of concern are affected by new regulations:

**1** Infant, child and **booster seats are now mandatory** in all vehicles transporting children under the age of 8. The penalty is now 2 demerit points against the driver's licence as well as a fine of \$110.

**2** **VEHICLE OWNERS** can now be charged if their vehicle **illegally passes a school bus** that is stopped with its red lights flashing. Even if you are not the driver, you can be charged and the fine is \$2,000 and up to 6 demerit points.

**3** There are **new passenger limits** for teenage G2 drivers. Initially, G2 drivers 19 or under can carry only one passenger aged 19 or under. After 6 months, and until they earn either a full G licence or turn 20, they can only carry 3 passengers aged 19 or under. These restrictions do not apply if the G2 driver is accompanied by a full G licenced driver with at least 4 years driving experience in the front seat or if the passengers are immediate family members.

Refer to The Ministry of Transportation website [www.mto.gov.on.ca](http://www.mto.gov.on.ca) for full information.



On your side  
Your best insurance  
is an insurance broker





# INSURANCE CRIME TIPS LINE LAUNCHED

## Canada's Insurance Companies

have launched a national insurance crime **TIPS phone line** to make it easier for the public to report auto theft, insurance fraud, staged auto collisions and other crimes related to insurance. Most people know that stealing a car or setting fire to a house is a crime but you also need to know that lying on an application for insurance, exaggerating a claim or faking a car accident are also very serious crimes and very costly. Insurance crime costs insurance companies and policyholders approximately \$3 billion a year and this is considered a conservative estimate. Insurance crimes can also cost lives. Every year in Canada it is estimated that between 20 and 30 people lose their lives due to car thieves trying to evade authorities by speeding, driving while under the influence of drugs or alcohol and showing no regard for the safety of the public.

You can call the TIPS line toll free at 1-877-IBC-TIPS (422-8477) or you can submit a tip at [www.ibt.ca](http://www.ibt.ca). All information is confidential.

This information is from Canadian Underwriter Magazine  
[www.canadianunderwriter.ca](http://www.canadianunderwriter.ca)



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## MARTIN & WRIGHT INSURANCE & FINANCIAL SERVICES INC.

is a professional organization dedicated to providing the best insurance products available to our clients at competitive rates. We provide personal and business insurance for automobile and property, group and individual health coverage, as well as a variety of life insurance products. We represent a number of Canadian & International Insurance Companies. Martin & Wright Insurance was formed in May 2000 with the amalgamation of two established brokerages Jack Martin & Son and The Wright Insurance Broker who had proudly served the community for over 44 years. We take pride in setting ourselves apart from other insurance brokers by recognizing the importance of our clients and constantly striving to provide a higher level of service. Martin & Wright is a strong supporter of the Mississauga Special Olympics and other community programs.

Please visit our website at [www.martinandwright.com](http://www.martinandwright.com) and fill out our Customer Satisfaction Survey. Participants will be automatically entered in a draw for a 20" colour TV or 6 tickets for a Mississauga Ice Dogs hockey game.

Draw date is February 15, 2006.

For further information or to view our company policies regarding the Privacy Act, Compensation Disclosure or the Consumer Code of Conduct see our website.

If you have any questions or comments, we would appreciate hearing from you. Please do not hesitate to call us.

Toll Free  
**1-800-463-4272**