



IMPORTANT NOTICE!

Your automobile insurance policy is changing!

Dear Valued Customer,

You will be receiving your automobile renewal documents in the mail from your Insurance Company. As your broker we want to inform you there have been changes under the Accident Benefits section of your policy that will affect your coverage. These changes were legislated by the Ontario government effective **September 1, 2010** in an attempt to stabilize automobile insurance costs.

Ontario has the most generous automobile accident benefits coverage in Canada, resulting in costlier claims that take longer to resolve than similar claims in other provinces. These issues are largely related to the increasing costs of medical assessments and legal fees, as opposed to treatment.

To address these concerns, the Financial Services Commission of Ontario (FSCO), the body that regulates the auto insurance industry, has introduced reforms to the automobile insurance contract. These reforms will affect all Ontario private passenger and commercial automobile insurance customers. As a result, you will have different Accident Benefits coverage limits and options than you do under your expiring insurance policy.

Enclosed is a brochure summarizing changes effective September 1, 2010. It is important to review this information and understand the options you have available upon your renewal.

If you have any questions or would like to review the options available, please contact one of our team members.

Whenever you call, whatever you need, we are here to help.

The Standard Insurance Brokers Ltd.



P.O. Box 2890
319 Second Street S.
Kenora, ON. P9N 3X8
TEL: (807) 468-3333
FAX: (807) 468-4289

73 King Street
Dryden, ON. P8N 1B7
TEL: (807) 223-3676
FAX: (807) 223-4196

P.O. Box 87
34 Front Street
Sioux Lookout, ON. P8T 1A1
TEL: (807) 737-2550
FAX: (807) 737-1614

P.O. Box 339
179 Howey Street
Red Lake, ON. P0V 2M0
TEL: (807) 727-3336
FAX: (807) 727-3750