

# AUTO INSURANCE REMINDERS



## STAYING ROAD READY - A FEW AUTO INSURANCE TIPS FOR COTTAGERS

*Whether you're driving to the lake, into town, or just down the road, it's always worth taking a moment to ensure your insurances are in good order and remember to drive safely. Many cottage country drivers spend plenty of time behind the wheel, and staying up to date on safe driving habits and insurance requirements can help prevent costly surprises.*

### Distracted Driving

Most of us know we shouldn't text and drive, but distracted driving continues to be on the rise across Ontario. Recent surveys show that nearly half of Canadian drivers admit to using their phones behind the wheel, and over 60% of Ontarians have witnessed a near-collision or traffic violation caused by a distracted driver!

Beyond the obvious safety risks, there is another reason to stay alert and hands-free: the impact on your wallet! Insurers in Ontario now treat distracted driving convictions as major offences. This means even a single ticket for using a handheld device can lead to very significant premium increases, in some cases even requiring you move to a different insurance company specializing in clients with major tickets on their records.

Police enforcement is also on the rise. In this province it is against the law to use hand-held communication and electronic entertainment devices while driving - even if stopped in traffic or waiting at a light. Ontario drivers received nearly 25,000 distracted driving charges in 2024, representing a 20% increase from the year before. In addition to the insurance implications, penalties from distracted driving start at \$615 with 3 demerit points and a 3-day suspension for most drivers. They can be even more severe for G1 and G2 drivers, facing 30-day suspensions on the first conviction. You can also face additional charges for careless driving if "you endanger other people because of any kind of distraction". Careless driving convictions should be treated extremely seriously, as they can cause substantial fines, insurance complications, license suspensions of up to 2 years, and even a jail term of up to 6 months.

So while the screen of a phone can be tempting, those few seconds of distraction can have lasting effects on your driving record, your insurance rates, and most importantly the safety of yourself and those around you. Staying hands-free is one of the simplest ways to stay safe and protect your insurance premiums on the road!

### License Renewal

With a busy life, it can be easy to overlook the occasional administrative task. Because renewals are every few years, many drivers overlook the expiry dates on their driver's licenses. An expired license means you are technically not able to drive, which can lead to serious complications if you are pulled over or in an accident. The good news is that renewals and reinstatements of driver's licenses are typically simple to complete with ServiceOntario. Take a moment to check your expiry date, especially before a long trip, and set a reminder to renew!

### Coming in 2026: Changes to Accident Benefits

Accident Benefits in the Ontario auto insurance policy are available to drivers and passengers injured in an accident. The provincial government has announced major changes taking effect in mid-2026. Under the new system only a few core benefits, Medical/Rehabilitation/Attendant Care, will remain automatically included in any new policy. Other coverages currently included, such as income replacement, death & funeral benefits, etc., will become optional add-ons that you must select to include. The intent is to provide customers with more choice, but it also increases the importance of reviewing your policy to ensure you have sufficient protection after an accident. Your insurance Broker or Agent will be sharing more information in the new year as details are finalized. Be sure to read the information carefully when it arrives!

## CottageFirst Insurance

FOCA Members benefit from access to CottageFirst Insurance, a group insurance program designed specifically to meet the needs of cottage owners. In addition to your Cottage insurance, you can benefit from bundling coverage for your home, automobile, watercraft, automobiles and more - all with discounting and coverage enhancements unique to FOCA members. Contact our team today for more information about how we can prepare a customized solution for your comprehensive insurance needs.

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