

# the TEUCU connector

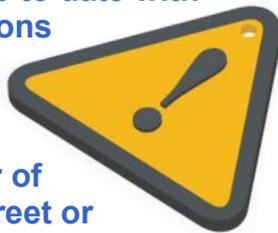
March 2008



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### Have you signed up?

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**Sherry Crawford is the happy winner of an iPod Shuffle from The Personal. Sherry won the iPod in an on-site draw held at 500 Commissioners Street.**

## The Ontario Automobile Insurance Direct Compensation agreement

If you are involved in a not-at-fault accident and do not have "collision" coverage, your insurer may compensate you if the Direct Compensation agreement applies. What does this mean?

The direct compensation agreement applies when the following conditions are met:

- ✦ At least two vehicles were involved in the accident
- ✦ Both vehicle owners were identified at the time of the accident
- ✦ The policy covering the other automobile involved in the accident must be issued by an insurance company licensed in Ontario, or one that has filed with Financial Services Commission of Ontario to provide this coverage.

In this case, both owners submit a claim for damages to their respective vehicles directly to their insurer. No recourse can be taken against the other party involved. This process speeds up the settlement of the claim.

### How do you determine driver responsibility following an accident in Ontario?

Responsibility for an accident is determined by the Insurance Act (Ontario) and the Fault Determination Rules. These may find you or the driver wholly or partially responsible. The chart helps in determining fair compensation and promptly establishing driver responsibility. The table below lists the various options available when the Direct Compensation agreement applies.

#### Would you be compensated for material damages?

Situation	You only have liability coverage	You have both liability and property coverage
You are responsible for the accident (100%)	No	Yes, but you will have to pay your deductible.
Both drivers share equal responsibility (50%)	Yes, for 50% of the damages	Yes, but you will have to pay 50% of your deductible
You are not responsible for the accident (0%)	Yes, and you will not be required to pay a deductible.	



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*You must be the change you  
want to see in the world.  
- Mahatma Gandhi*

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