

## Niagara Regional Police no longer provide accident reports. Will this affect me if I am in an accident?

This can hold up your claim in several ways. If you have no information about the other party, your insurance company has to obtain your written consent to order your police report, they then have to pay the NRP to obtain it and wait for the mail. Meanwhile, your insurer has no information and cannot even confirm fault. Under your collision coverage, you will be told that you may be responsible for your deductible. If the accident was not your fault, and you do not have collision, you would have to wait for the insurer to obtain all of the information before any repairs or settlement can be made. The insurer needs to confirm who is at fault based on the police report. The only thing you can do to speed the situation along is to obtain the information on the other individual yourself. You may also obtain the report yourself from the police station. Our office can provide you with a form that prompts you for all of the pertinent information. Give us a call!



## Is it better to hit an animal on the road, or swerve to avoid it?

There is no cut and dry answer to that question. Much depends on the size and type of animal, how fast you are travelling, how many other vehicles are on the road and so on.

The best thing to do is to come to a complete stop (after checking your rear view mirror), if at all possible. If you think you cannot avoid the animal, you're better off not swerving into oncoming traffic or veering off into a ditch. You are best to aim the car in the direction the animal is coming from, because they are more than likely going to dart ahead and not backwards. Often they will outrun the car and you will avoid hitting them anyway. Firmly apply the brakes and if there is a collision with the animal, hit them at a slight angle as opposed to a full, head-on collision. Try to avoid looking at them because you will be more likely to steer where you're looking. Instead, look at the spot you want to go. Just before you make impact, let off the brakes a little which will raise the front of your vehicle just enough to hopefully keep the animal from rising up into your windshield if you do hit it.

- Always drive well within the speed limits and remember that wildlife is most likely to be present during the hours of dawn and dusk so remain alert.
- Be prepared to take evasive action, which includes being able to quickly slow down, brake suddenly or turn down blinding headlights.
- Drive so that you are able to stop within the space of your headlights; practice this in a safe area if you don't know how fast this is for your vehicle.
- Use your high beams where possible; they will illuminate more of the area that you are traveling through.
- Move into the centre lane if you are travelling in a 3 lane road; or centre the car as much as possible if it is a 2 lane road.
- Make sure your windshield is clear and is not reflecting grime, preventing you from seeing clearly.
- Drive below the speed limit, which has fuel economy benefits as well as safety benefits.
- Scan the sides of the road for animals' reflective eyes, often visible at a great distance at night. Sometimes this is the only visible part of the animal until it is directly in your path.

## Water Damage What is covered on my policy?

This is a complicated question. Here is a brief overview.

Water damage **does** include the following:

- Sudden and accidental escape of water from a public water main
- Sudden and accidental escape of water or steam from a plumbing, heating, sprinkler or air conditioning system located inside the building
- Sudden and accidental escape of water from a domestic appliance including aquariums and waterbeds
- Water that enters through an opening created suddenly and accidentally by an insured peril

**Water damage is NOT covered in these cases:**

- Continuous or repeated seepage or leakage
- Ground water or rising of the water table
- Flood, spray, waves, tides, ice or waterborne objects, whether driven by wind or not
- Surface water entering through windows or doors
- Backing up of water from a sewer, storm drain, sump, septic tank, eavestrough, or the melting of ice or snow on the roof. You can purchase this coverage with a sewer backup endorsement.

There are more exclusions as well. Call us if you want to discuss this further. We are here to help clarify this for you.

## New and Alternative Vehicles

New types of vehicles and devices arrive in the market place everyday. The province recognizes the importance of these new market innovations as they expand mobility options for Ontarians and provide an environmentally friendly way to travel. But, safety is a top priority for the province and the safe integration with other vehicles and pedestrians is a key consideration before any new type of vehicle will be allowed on Ontario roads. Therefore, it is also important to know whether these vehicles can—or cannot—legally operate on our roads and the safety requirements that must be met.

To operate a vehicle on the public roads in Ontario, it must meet provincial and federal equipment safety standards regulating lighting, braking, seat belts, etc. If a motor vehicle meets the above standards, then the HTA requires it to be registered, have licence plates, and the operator to have a valid driver's licence and appropriate insurance, before it can be operated on public roads in Ontario.

### **Vehicles that can operate on roads:**

- Limited-Speed Motorcycles
- Motor-Assisted Bicycles
- Motor Tricycles
- Bicycles
- Electric Bicycles ("e-bikes")
- Electric Vehicle Conversions
- Personal Mobility Devices
- Low-Speed Vehicles
- Segway™ Human Transporter / Personal Transporter



### **Vehicles that cannot operate on roads:**

- Pocket Bikes
- Electric and Motorized Scooters (Go-peds)

Certain vehicles/devices such as go-peds and pocket bikes cannot operate on public roads in Ontario because they do not meet the provincial and federal standards noted.



### **Does my electric bicycle require motor vehicle liability insurance?**

E-bikes may resemble conventional bicycles, or resemble scooters and limited-speed motorcycles. These are the requirements:

- E-bike must not weigh more than 120 kg (includes the weight of bike and battery).
- All operators and passengers must be at least 16 years of age.
- All operators and passengers must wear an approved bicycle or motorcycle helmet.
- All electrical terminals must be completely covered.
- Two independent braking systems consistent with requirements for motorcycles and motor-assisted bicycles (mopeds) that applies force to each wheel and is capable of bringing the e-bike, while being operated at a speed of 30 km/h, to a full stop within 9 metres from the point at which the brakes were applied.
- The minimum wheel width or diameter shall not be less than 35mm/350mm.
- No modifications to the motor to allow it to exceed a power output greater than 500W and a speed greater than 32 km/h.
- The battery and motor must be securely fastened to the vehicle to prevent them from moving while the e-bike is operating.

If your vehicle meets these requirements, motor vehicle liability is not required. The MTO website has pages of information describing many kinds of new transportation. Be careful of the advertising and check with the MTO before you operate your new transportation.