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Driving without insurance?

A recent trend that traffic officers are coming across is people driving their vehicles without insurance. Did you know:

? Officers now have access to databases across the Province which may assist them by showing whether or not a vehicle holds a valid insurance policy?

? A conviction for a first offence of operating a motor vehicle on a highway with no insurance carries a minimum fine of $5000 and $10,000 for a second offence?

? Surrendering a false or counterfeit insurance slip also carries a $10,000 fine?

? If you are driving while under suspension or unlicenced, your insurance policy is in most cases considered null and void

? A criminal driving conviction can seriously affect your ability to obtain insurance coverage?

Remember, insurance is not only to protect your vehicle, it is also there to help protect you against civil liability. It is not uncommon to see civil law suit awards in the two million dollar range.

Check with your insurance agent or broker to ensure your coverage is complete and valid. It could save you both money and legal trouble.