



# 10 Tips for Saving on Car Insurance

With TD Insurance, there are a number of ways you can reduce the cost of your premiums. Here are just a few:



## 1 Keep a clean driving record

Avoiding accidents means fewer claims, and fewer payouts for us. That's why good drivers are rewarded with extra savings.



## 2 Bundle your auto and home insurance

When you insure both your vehicle and home with us, we'll repay the favour with savings.



## 3 Consider removing the collision coverage on an older car

When it makes more sense to buy a new car than to repair an older one, it's time to think about giving up your collision insurance.



## 4 Look for preferred group insurance rates

Membership in many employer groups, alumni associations, and professional associations can qualify you for preferred rates.



## 5 Save when student drivers are away at school

If an occasional driver of your vehicle goes to an accredited post-secondary school full-time, you may qualify for a discount on your coverage.



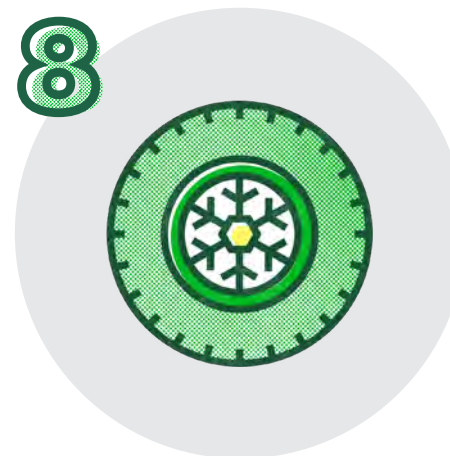
## 6 Insure all your vehicles with us

Adding more vehicles (such as motorcycles or recreational vehicles) to your policy creates efficiencies for us. And that turns into savings for you.



## 7 Increase your deductible

A higher deductible means that you carry more of the cost of repairs and replacement in the case of an accident claim, which means lower premiums – and savings every month.



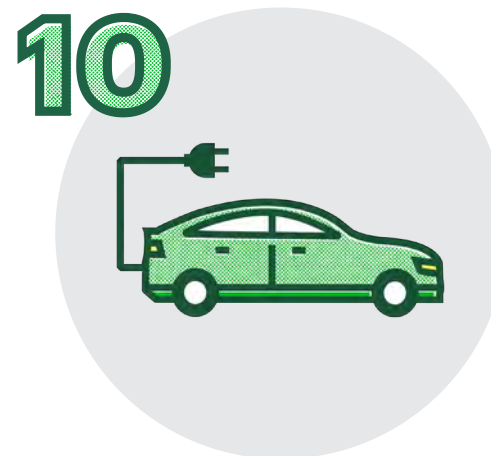
## 8 Use winter tires

In the cold and snow, winter tires have been proven to reduce accidents, which in turn lessens insurance claims. So winter tires earn you an extra discount on your insurance premiums.<sup>1</sup>



## 9 New driver? Take a driver's training course

If you have better training, it only makes sense that you're less likely to have an accident. That's why we can offer you extra savings on your insurance.<sup>2</sup>



## 10 Drive a hybrid or an electric vehicle

To reward you for making an effort to be more environmentally friendly, we can offer you a special discount if you own an IBC\*-approved hybrid or electric vehicle.

<sup>1</sup> Available to Ontario and Newfoundland & Labrador policyholders

<sup>2</sup> Available to Ontario and New Brunswick policyholders

\*IBC stands for Insurance Bureau of Canada

Have questions? Let's talk.

Call 1-866-361-2311