

## Car ownership comes with a hefty cost

by Mark Pavilons

"Many of us take better care of our automobiles than we do our own bodies, yet the auto has replaceable parts," said B.J. Palmer.

In 2021, there were an estimated 11 million licensed drivers in Ontario, representing 72.3% of a total population of 15.2 million. There were 9.5 million registered motor vehicles (Ontario Ministry of Transportation, 2022).

We have a serious dependency on vehicles and this has created our biggest love-hate relationship.

They say when you're in motion, you're bound to collide with something eventually.

And it's also noted that there's no such thing as a car "accident." Motor vehicle collisions are caused by driver error.

Even minor ones can totally disrupt a person's life.

My daughter was rear-ended recently in King on her way to work. A normal day turned everything upside down. She was sore and did get an X-ray and some other tests. A doctor told her she likely sustained whiplash and a concussion. Hopes are she will be fine, and time will tell.

I am reminded that things often get in your way in life while you're making other plans. Ain't it the truth?

The other driver in this case is likely a nice young woman, but one split second, a sudden stop, can be quite impactful.

How dare she disrupt our lives? I tossed and turned all night following the incident, with a heavy heart, sadness and even resentment in my heart.

When life kicks you in the shins, I often take it personally, as if someone, somewhere, had it in for me. Of course, this is isn't the case. And I feel for my first born, who's excited about her new job and the skills she brings to the table.

She is eager and anxious to be her generation's leaders.

She also loves the independence her car brings her.

When you have driven for decades, you not only own a handful of cars, but have pretty much seen it all. Yes, I've slid off the road more times than I can count. But I've been lucky enough (knock on wood here) to have avoided a bad accident.

Growing up north of Bolton, I remember my parents got hit by a deer, not once, but twice. My mom was rear-ended once in her Chevy Vega. My sister was in a bad collision, but the nose on her 1972 Cutlass likely spared her serious harm.

Those who commute daily know the need for extra caution these days. It's scary out there, folks!

And collisions, even fatal ones, happen daily across the GTA. Recent statistics show a rising rate of collisions of all kinds, almost to an alarming level.

York Regional Police note so far this year, there have been 26 major collisions, compared to 20 the same time last year. Fatal collisions have risen this year to 20 so far, compared to 21 for all of 2023. And 20 people have been killed this year, compared to 22 in all of 2023.

Major injuries aside, even losing one's faithful daily driver can be quite impactful.

A police report is necessary if the damage is over \$2,000 and let's face it, it will be! YRP responded quickly and were quite efficient and even compassionate.

Luckily, the rear wheels of Lexie's Mazda 2 weren't obstructed so we were able to drive it home some 15 kilometres away.

The insurance made arrangements for a rental car and a tow to the closest repair shop where this little green beast will be examined.

Our fingers are crossed that it can be repaired, and not written off.

Lexie shed a tear at its condition and told me, "Don't let the insurance company take my car."

Alas, herein lies the modern catch-22 of car insurance.

Our broker and claims people were quite nice, and explained everything but going over the details on the phone is still quite a process.

This was my daughter's first car and we all remember our first! Mine was a 1973 Dodge Dart Sport with a slant-6. No power steering, no power brakes and manual window cranks! Loved that car! I also fondly remember ALL the others ?? 1980 VW Rabbit, 1970 Camaro RS, 1973 VW Super Beetle, 1973 Dodge Charger, the list goes on.

Back to insurance. So, the repair shop sends an estimate to the insurance company. They decide whether it's feasible to have the car fixed. They go by the book value of the automobile and if the repairs amount to more than the value, they will write off your vehicle. If the vehicle can't be repaired and is deemed unsafe, it's also written off.

We don't have much of a say, but can "buy it back" if we like. What? "Don't I already own it?"

This is another can of worms. You can buy the car back, but then it may end up with a new title of "rebuilt," or even "salvage." Getting new insurance on such vehicles may be difficult and will be more expensive. They may also be harder to sell.

Buyers should keep this in mind when shopping for a vehicle.

Insurance is mandatory in Ontario and so we are at the mercy of provincial mandates and rates set by the big insurers. These are based on the data collected in the area in which you live, even though we often work and play outside our home region.

I like to break things down simply to offer my perspective. Let's say I pay \$200 per month in car insurance, or \$2,400 annually. I should have access to that \$2,400 to pay for any damages in a given year.

Let's say I paid \$2,000 a year for car insurance for 40 years. That amounts to \$80,000 - the cost of a very nice luxury automobile, or 10 decent used cars.

Insurance companies are always more apt to cut a cheque and be done with a claim, rather than have cars repaired and back on the road.

I will say I received top-notch service from my broker, Jon at Anna Raeli Desjardins in King City.

He comes to our rescue every time and explains everything. This is so important, especially when it comes to navigating something like insurance.

Collisions can disrupt our lives, even change them forever. They will cause stress and inconvenience.

My advice is stay calm and carry on; take things one step at a time, and don't fret over material things.