

What's going on

October, 06, 2011

Are you finding it difficult to insure your car?

Is your insurer refusing to renew your car insurance? Have all the insurers you've contacted also turned you down? A number of reasons may be behind these refusals, including, for example, if you've had several accidents and claims in recent years.

Mandatory insurance

Under the Automobile Insurance Act, you're required to purchase at least \$50,000 in civil liability insurance from an insurer to cover damages you may cause to another vehicle.

Access mechanism

Since automobile insurance is mandatory in Quebec, the insurance industry set up a mechanism to guarantee access to every driver. If for any reason, you're having difficulty purchasing automobile insurance, you can contact the Insurance Information Centre which provides an assistance service to consumers.

By following a standard and strict process familiar to all insurers, Information Centre agents will make arrangements between the consumer in question and an insurer that will accept to insure him or her.

To benefit from this free assistance service, you must first have tried to obtain insurance coverage from several direct insurers or brokers, and prove that you were refused.

Answers to your questions

You can also contact the Information Centre about any questions you may have on P&C insurance: information about insurance coverage, scope of the coverage purchased, underwriting criteria, even settling a request for compensation.

You can reach the Insurance Information Centre, Monday to Friday, from 8.30 a.m. to 4.30 p.m.

Montreal: 514 288-4321

Elsewhere in Quebec: 1 877 288-4321

e-mail: cinfo@gaa.qc.ca

www.infoinsurance.ca