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Auto Insurance Consumers' Bill of Rights

Consumers' Rights

Ontario laws require all owners of automobiles to have auto insurance. These laws also give you rights as an auto insurance consumer. The following information highlights many of your rights under the Insurance Act, related laws and regulations.



[Download the Auto
Insurance Consumers'
Bill of Rights Brochure](#)
(PDF)

1. You have the right to purchase auto insurance coverage.
2. You have the right to be treated fairly by your insurance company.
3. You have the right to be given written reasons if you have been denied auto insurance.
4. You have the right to keep your policy in place if you pay your premiums and meet the responsibilities.
5. You have the right to pay your auto insurance premium in monthly installments.
6. You have the right to keep your policy in place if you pay your premium within 30 days following one or two non-sufficient fund (NSF) situations.
7. You have the right to be informed in writing if your policy is not being renewed.
8. You have the right to change or cancel your insurance policy at any time.
9. You have the right to remain with your insurance company even if that company no longer sells insurance through your broker.
10. You have the right to know from which companies your broker received quotes and the amounts.
11. You have the right to prompt and fair handling of claims.
12. You have the right to reasonable repair of your damaged vehicle.
13. You have the right to choose a repair shop, tow operator or vehicle rental company.
14. You have the right to receive information about accident benefits.
15. You have the right to dispute your insurance company's refusal to pay benefits.
16. You have the right to choose your health care provider.
17. You have the right to register a complaint about your insurance company.

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1. You must insure your vehicle and retain your proof of insurance (pink slip) while driving.
2. You must pay your premium in a timely fashion.
3. You must give true and accurate information to your insurer and complete all forms promptly.
4. You must promptly let your insurer know about any change in circumstances that could affect your insurance situation, including if you are involved in any accident.
5. You must provide your insurer with updated information when requested.
6. If you are claiming accident benefits, you must send your insurer a completed accident benefits package on time.
7. If you are claiming accident benefits, you must attend medical examinations requested by your insurer that are reasonably necessary to evaluate your claim.
8. If you receive accident benefits from your insurer, you must participate in treatment and rehabilitation, and try to get back to work.

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Laws and regulations regarding auto insurance are administered by the Financial Services Commission of Ontario (FSCO), the government's regulator of auto insurance. If you have questions about your rights, you may check the FSCO website, www.fsco.gov.on.ca, or call FSCO's Contact Centre at (416) 250-7250 or 1-800-668-0128. The Government of Ontario's website is www.gov.on.ca.



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