FREE CANADIAN DRIVER RESOURCE

THE SMART DRIVER'S GUIDE TO AUTO INSURANCE QUOTES

A simple, practical way to prepare for quotes, compare coverage, and ask better questions—without focusing on price alone.

SMARTER CAR CHOICES.
CLEARER COVERAGE OPTIONS.

1. Get ready before you request quotes

Having the same information ready for each insurer or broker makes it easier to compare offers fairly.

- **Driver details:** names of drivers in the household, licence details, and driving history requested by the insurer.
- **Vehicle details:** year, make, model, trim, vehicle identification number (VIN) if available, and how the car is used.
- **Address and parking:** your postal code, where the vehicle is usually parked, and approximate annual kilometres.
- **Current policy:** your existing coverages, limits, deductibles, premium, and renewal date, if you have them.
- **Needs and budget:** decide what protection matters to you before comparing prices.

QUICK TIP

Ask every insurer or broker to quote the same drivers, vehicle use, coverages, limits, and deductibles. If the details differ, the prices may not be comparable.

2. Compare the whole policy—not just the price

A lower premium can come with a higher deductible or less protection. Review these items side by side:

What to compare	Question to ask
Premium	What is the total cost for the same policy period, and can it change at renewal?
Deductible	How much would I pay out of pocket for a covered claim?

What to compare	Question to ask
Coverage & limits	What is included, excluded, or limited? Are the limits appropriate for my needs?
Optional protections	Are collision, comprehensive, rental, or other options included or extra?
Discounts & fees	Which discounts apply, how long do they last, and are there fees or conditions?

3. Ways to explore potential savings

Ask whether any of these options may be available for your situation. Savings are not guaranteed and vary by insurer, province, and individual risk profile.

Compare multiple quotes

Request quotes from more than one insurer or a licensed broker, using the same policy details.

Ask about discounts

Ask about multi-vehicle, multi-policy, winter-tire, approved training, or other discounts that may apply where you live.

Review your deductible

A higher deductible may reduce the premium, but only consider it if you could comfortably pay that amount after a claim.

Check your vehicle use

Make sure your estimated annual kilometres and personal/business use are accurate.

Review optional coverage

Ask what each optional coverage does and whether it fits your vehicle, finances, and needs. Avoid removing protection without understanding the risk.

Keep information accurate

Provide complete, truthful details. Incorrect information can cause problems with coverage or claims.

IMPORTANT

Do not choose a policy based on a headline price alone. Ask for the quote in writing and confirm what is covered, what is excluded, and what you would pay after a claim.

4. Quebec note: understand the different parts

If you live in Quebec, auto insurance commonly involves public bodily-injury coverage through the Société de l’assurance automobile du Québec (SAAQ) and private insurance for vehicle damage and civil liability. Your exact needs depend on your circumstances. Confirm how each part applies to you with official Quebec resources and a licensed insurer or broker.

BEFORE YOU SIGN

Ask the insurer or broker to explain liability coverage, damage to your own vehicle, exclusions, deductibles, and any coverage required for a financed or leased vehicle.

5. Your printable quote checklist

Use this list for every quote so you can compare offers more confidently.

- ■ I have the correct vehicle details and intended use.
- ■ I have shared accurate driver and driving-history information.
- ■ I used the same coverage limits and options for each quote.
- ■ I compared the premium for the same policy period.
- ■ I checked deductibles for each relevant type of claim.
- ■ I asked what is excluded and whether there are coverage limits.
- ■ I confirmed which discounts apply and any conditions attached.
- ■ I asked about payment plans, fees, and renewal changes.
- ■ I received the quote and policy details in writing.
- ■ I know how to contact the insurer or broker with questions.

6. Protect your information

- Use official insurer websites or a licensed broker, and check that the website address is correct.
- Do not send payment details, passwords, or unnecessary identity documents through an unverified link.
- Read the privacy notice before submitting personal information, and share only what is needed for the quote.

Helpful Canadian resources

Autorité des marchés financiers (AMF)	Quebec financial-services information and consumer guidance: **lautorite.qc.ca**
Insurance Bureau of Canada (IBC)	General auto-insurance information and consumer resources: **ibc.ca**
SAAQ	Quebec public automobile insurance and road-safety information: **saaq.gouv.qc.ca**

A FINAL REMINDER

This guide is for general educational purposes only. It is not an insurance quote, a recommendation for a specific policy, or a guarantee of savings. Insurance rules and coverage options vary by province and insurer. Confirm your situation directly with a licensed insurance professional and official sources.

TIMELY DRIVEN • Smarter car choices. Clearer coverage options.