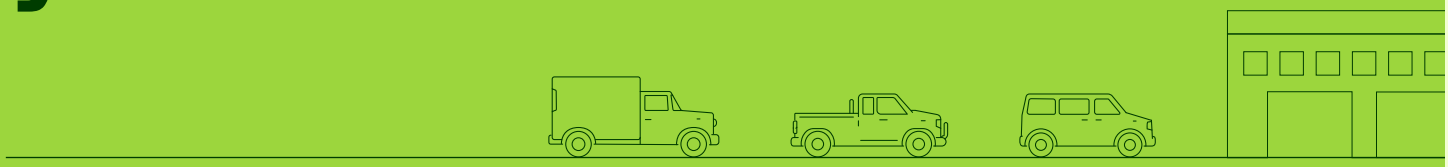
Renewing a commercial-lines automobile insurance policy

12 questions to ask yourself

It is important to contact your damage insurance agent or broker and notify him or her of any changes to your situation that could trigger changes to your insurance contract, even during the term of the contract.



Here are 12 examples of situations that might require changes to your contract.

1. Have you acquired, substituted, or sold one or more vehicles over the course of the year?

2. Have you made any changes to any of your vehicles or installed any equipment that increases their value?

3. Does your business now include any new activities that could affect your automobile insurance?

4. Do you use vehicles to transport valuable goods, or hazardous or flammable materials?

5. Have you acquired one or more trailers during the course of the year?

6. Have you put one or more of your vehicles into storage or back on the road?

7. Have you had one or more anti-theft devices or GPS systems either installed or disabled on one or more of your vehicles?

8. Do you have any new drivers?

9. Has your driver's licence or the licence of any other driver been suspended?

10. Have you changed the distance you travel for work or your business territory?

11. Do you use one or more vehicles outside Quebec?

12. Have you changed how you use your vehicles?

This list of questions is simply presented as an example and is not exhaustive. If you have any concerns about the information you need to provide to your damage insurance agent or broker, do not hesitate to contact him or her.

Your damage insurance agent or broker is there to advise you!

October 2026

Chambre de l'assurance