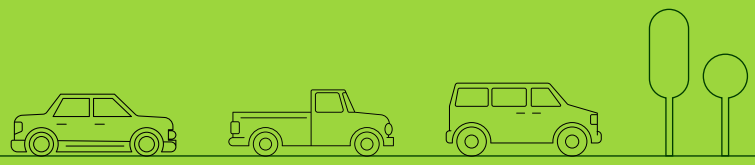
Renewing an automobile insurance policy

10 questions to ask yourself

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



Here are 10 examples of situations that might require changes to your contract.

1. Have you moved?

2. Do you use your vehicle for work?

3. Do you use your vehicle to get to work, have you stopped using it or has the distance you travel changed?

4. Do you use your vehicle outside of Quebec?

5. Is a new driver using your vehicle?

6. Have you made any changes to your vehicle or installed equipment that increases its value or performance?

7. Have you put your vehicle into storage or put it back on the road?

8. Have you had an anti-theft device or a GPS either installed or deactivated in your vehicle?

9. Have you or any other driver of the vehicle lost any demerit points or had your/their license suspended?

10. Do you use or intend to use your vehicle to transport paying passengers or do you rent or intend to rent it to a third party?

GET INFORMED!

Your damage insurance agent or broker has an **obligation to advise you and help you identify the product that meets your needs**, both when purchasing and renewing your insurance contract. He will ask you certain questions to better understand your situation. Don't hesitate to ask questions too in order to clearly understand the product.

These are simply examples and do not constitute an exhaustive list. If you are unsure regarding the information that you should give your representative, do not hesitate to contact him or her.

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