

# ✓ 10 QUESTIONS TO ASK YOURSELF...



## THE AUTOMOBILE INSURANCE POLICY RENEWAL NOTICE

It is important to notify your damage insurance representative of anything that could trigger changes to your insurance policy.

### QUESTIONS

For example, if you answer yes to any of the following questions, please contact your representative.

QUESTION 1

Have you moved?

QUESTION 2

Do you use your vehicle for work?

QUESTION 3

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

QUESTION 4

Do you use your vehicle outside of Quebec?

QUESTION 5

Is a new driver using your vehicle?

QUESTION 6

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

QUESTION 7

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

QUESTION 8

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

QUESTION 9

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

QUESTION 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?

*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.*

### It's in your best interest to do business with a certified, supervised representative!

Did you know that... damage insurance agents and brokers are certified, supervised professionals who must respect a code of ethics and take 20 hours of training every two years.

The law requires them to advise you, in particular by asking you questions that enable them to identify the product that meets your needs, both when you first purchase your insurance contract and when you renew it.

To find out more, please go to [chad.ca](http://chad.ca).