

Your Auto Policy: To List or Not to List?

Your personal automobile policy is a legal document which outlines what coverage and protection is available to you. It is very important to know that your policy is a contract and it requires you, under OAP1 section 1.4.1 of the wordings, to:

“promptly tell us of any change in information supplied in your original application for insurance, such as additional drivers, or a change in the way a described automobile is used.”

Q. What does this mean?

A. It means you have an obligation to advise your Insurance Broker of any driver(s) that have regular or frequent use of your vehicle when completing an application and/or if usage changes after you have completed the application.

Q. What will happen if I do not disclose a driver either on the application or thereafter?

A. It means, claims under your policy, with the exception of certain Accident Benefits, may be denied and your policy may be cancelled. For example, if there is someone living in your household who is a licensed driver, but not listed, and they are involved in an accident while driving a vehicle named on your policy, the claim could be denied and the policy cancelled.

Q. How do I know if I am required to list a driver or not list a driver?

A. The best advice is to describe the situation to your Insurance Broker and they will help you make that determination.

Here are some more helpful tips...

Drivers who should be listed/named on your automobile policy:

- Any and all licensed drivers living in your household.
- The actual owner of the vehicle (may not be the registered owner). For example, a grandparent who bought a vehicle and is the actual owner but ‘gifted’ the vehicle to someone living in the household.
- The registered owner of the vehicle.
- A person with regular and/or frequent use of the vehicle, such as driving to school several times/week.

- A person using your car as a part of a car pooling arrangement.
- A car insured on your policy but is garaged elsewhere with another driver; this driver must also be named on your policy.

Drivers who are not required to be listed on your automobile policy:

- A friend or neighbour who you give permission to borrow your vehicle.
- A short term visitor in your home who you loan the vehicle to on one or two occasions during their visit.

Remember that if you loan your vehicle out:

- You must provide consent to loan your car to another driver.
- The driver must be authorized by law to drive your vehicle.
- If the driver has an accident while driving your car, the incident goes on your insurance record.
- When you lend your car, you are also lending your driving record.
- The person borrowing your car cannot be using it as part of a routine i.e. every Friday for groceries.



Gore Mutual and your Insurance Broker want to make sure you have all the protection you require, so if you are unsure as to who should be listed on your automobile policy, please talk to your Broker to avoid any disappointment at claim time.