COMPARER MES ASSURANCES

Questions to ask your insurance representative

Appointment date: _____
Representative's name: _____

QUESTIONS TO ADAPT

1. Can you explain the proposed coverage?
2. What are the main exclusions and limits?
3. Which deductibles apply, and in which cases?
4. What information should I provide or update?
5. Which conditions must I meet during the policy term?
6. What is the total cost and which fees may be added?
7. How do I make a claim and whom should I contact?
8. Which renewal terms apply?
9. Can you confirm important points in writing?

ANSWERS AND DOCUMENTS TO KEEP

_____

_____

_____

Points still to clarify: _____
Next follow-up: _____

Worksheet for comparing insurance quotes

Type of insurance: _____
Period compared: _____

TO COMPLETE FOR EACH OFFER (A / B / C)

Insurer and representative: _____
Date and reference of the quote: _____
Proposed start and end of coverage: _____
Total premium for this period: _____
Taxes and fees included? Details: _____
Payment terms and fees: _____
Coverage and amounts stated: _____
Deductibles, by type of loss: _____
Specific limits: _____
Exclusions to have explained: _____
Endorsements and conditions to confirm: _____
Offer validity period: _____

DIFFERENCES TO DISCUSS

_____

_____

Answers received and date: _____

Print one worksheet per offer. A lower price does not show that the coverage is equivalent. Have the differences explained by a licensed insurance representative before deciding.

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Notes after a car accident

Safety comes before taking notes. In an emergency or if someone is injured, call 911. Do not put yourself in danger to complete this worksheet.

Date and time: _____
Exact location: _____
Conditions observed (visibility, road surface): _____
Factual description of what you saw:

_____

_____

Vehicles involved (make, model, licence plate):

_____

Contact details exchanged with other drivers:

_____

Contact details of witnesses, if they agree:

_____

Photos taken and file location: _____
Service that attended and report reference, if available:

_____

Insurer notified: _____ Date: _____

This personal worksheet does not determine liability and does not replace the official Joint Report or the steps required by the situation.

Reference (French): Infoassurance - Constat amiable officiel
https://infoassurance.ca/constat-amiable/

Insurance renewal calendar

Year: _____

ONE LINE PER FILE

Type of insurance | Due date | Personal preparation date
Auto: _____
Home: _____
Business: _____
Other: _____
Other: _____

FOLLOW-UP WORKSHEET - TO DUPLICATE

Policy / reference: _____
Official contact details for the representative: _____
Notice received on: _____
Appointment or call planned for: _____
Questions prepared: _____
_____
Answer or confirmation expected: _____
Next action: _____

Preparation dates are your personal reminders, not legal deadlines. Have the dates and terms for each policy confirmed. This worksheet sends no automatic reminders.