



# Your Auto Insurance Policy as of September 1, 2010

The Ontario government introduced changes to the auto insurance system intended to provide greater price stability, and give drivers more control over the amount of coverage and price they pay for auto insurance.

As a result, some coverages under the Ontario Auto Insurance policy have been altered. Drivers are now able to:

- Choose the insurance coverage that best meets their protection needs and budgets.
- Customize their level of income replacement, medical, rehabilitation, attendant care, caregiver, housekeeping, death benefits and home maintenance coverage; and
- Better integrate their auto insurance with private disability insurance coverage, or individual or group health insurance coverage

To learn more about auto insurance, click on one of the links below:



[CONSUMERS](#) | [INSURANCE SECTOR](#)

If you have any questions, [contact FSCO](#).

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**Understanding Rates/  
An Interactive Tool**  
Learn how comparing  
companies can get you a  
better auto insurance rate

## AUTO ACCIDENT

- What to do After an Auto Accident
- After an Auto Accident: Understanding the Claims Process
  - The Motor Vehicle Accident Claims Fund
    - Fault Determination Rules
    - Auto Accident Benefits

## DISPUTE RESOLUTION

- Dispute Resolution Services
- FSCO's Dispute Resolution Services: A Real Alternative
  - Arbitration and Appeal Decisions
  - Dispute Resolution Practice Code
  - Dispute Resolution Case Directory
- Insurer Remittance Form for Disputes Between Insurers Arbitration Decisions

## RESOURCES

- Beware of Potential Consumer Scams
  - Consumer Brochures
  - Frequently Asked Questions
  - Financial Literacy Portal
- Monitoring and Enforcement Online
  - Licensing Link
  - Feedback

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