

[www.facilityassociation.com](http://www.facilityassociation.com)

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**FACILITY**  
Association

You are required by law to have insurance before you put your car on the road. Facility Association exists to ensure that you have access to the auto insurance you need.

If you have a valid licence and your car is registered and has valid licence plates, but you have had difficulty getting auto insurance with an individual company, you are eligible to be insured through **Facility Association.**

**WHAT YOU SHOULD  
KNOW ABOUT THE  
AUTO INSURER OF  
LAST RESORT**





*Q. What is Facility Association?*

A. Facility Association is an organization funded by the private property and casualty insurance industry that makes insurance available to “higher risk” drivers who wouldn’t otherwise be able to get insurance.

All automobiles must be properly insured before being put on the road. Provincial and territorial legislation requires insurers to support Facility Association, because it ensures that auto insurance is available to all drivers and vehicle owners who are legally entitled to carry insurance (that is, drivers and owners with valid licences and registration).

Facility Association doesn’t issue insurance policies, but works with specific insurance companies that issue policies and handle claims on its behalf.

*Q. What does “higher risk” mean? Why would I have difficulty getting auto insurance?*

A. Where insurance is concerned, a driver or vehicle owner that is “higher risk” is one who is more likely to make an insurance claim. You may be considered to be higher risk, and have difficulty getting insurance, because of your driving record or accident history. Other factors could include where you drive, the type of vehicle you drive, or how the vehicle is used.

Ask your insurance representative for examples, or to find out what risks may relate to you specifically.

*Q. If I have motor vehicle convictions or accidents on my record, do I have to be insured through Facility Association?*

A. There are numerous companies writing automobile insurance. Some companies will insure drivers with accidents or convictions. Depending on the number and type of accidents or convictions, your agent/broker may be able to place you with such a company.

*Q. Why are auto insurance rates through Facility Association higher?*

A. Because Facility Association makes insurance available to people who are typically considered to be “higher risk,” only a very small percentage of the drivers in any province or territory are insured through Facility Association. This combination of high risk and small numbers leads to higher premiums for these policies.

*Q. How can I avoid the higher rates usually associated with Facility Association?*

**A. Drive carefully.**

If you are insured through Facility Association because of your driving record or accident history, then each year that you have no convictions or accidents will help you achieve a better rate.

(Typically, motor vehicle convictions stay on your record for three years, and accidents will affect your driving record for up to six years.)

**Pay your premium on time.**

If you have a history of not paying your premium, you will have difficulty getting insurance, and you may have to pay higher premiums with a policy obtained through Facility Association.

**Speak to your insurance representative.**

Ask your agent or broker to help you by shopping around for the best insurance value. Facility Association should be your last resort.

If you’ve moved recently or no longer have an agent or broker, please consult your local Yellow Pages or brokers’ association for insurance representatives in your area. The Insurance Brokers Association of Canada at [www.ibac.ca](http://www.ibac.ca) is a good resource.

For information about insurance companies and insurance in general, visit [www.abc.ca](http://www.abc.ca) or call one of the toll-free numbers within these areas:

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**INSURANCE BUREAU OF CANADA  
Consumer Information Centres**

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<b>Alberta and the North</b>	<b>1-800-377-6378</b>
<b>Ontario</b>	<b>1-800-387-2880</b>
<b>Atlantic</b>	<b>1-800-565-7189</b>

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*For more information about Facility Association, please contact your insurance representative or visit our website:*

**[www.facilityassociation.com](http://www.facilityassociation.com)**