Car Insurance Renewal Checklist

Review Before You Renew

Use this checklist before your renewal date to review your policy, compare options and write down questions for your insurer or broker.

☐	**1. Compare Your Premium**	Compare this year's renewal premium with last year's. If it increased, ask why and consider comparable quotes.
☐	**2. Check Your Annual Kilometres**	Make sure your estimated annual kilometres and vehicle use are accurate. Tell your insurer if your driving habits changed.
☐	**3. Review Listed Drivers**	Confirm the drivers on the policy are correct and update your insurer if your household or regular-driver situation changed.
☐	**4. Review Your Deductible**	Make sure the deductible still fits your budget. A higher deductible may reduce the premium, but you must be able to pay it after a claim.
☐	**5. Review Your Coverage**	Check collision, comprehensive and optional coverage. Understand what each coverage provides before making changes.
☐	**6. Understand Your Accident Benefits**	Ontario drivers: review the July 1, 2026 changes. Medical, rehabilitation and attendant-care benefits remain mandatory; other accident benefits can be optional.
☐	**7. Ask About Available Discounts**	Ask which discounts you qualify for, such as multi-vehicle, home-and-auto, low-kilometre, winter-tire or other insurer-specific discounts.
☐	**8. Compare Bundling Carefully**	If you bundle home and auto insurance, compare the total premium and coverage with equivalent quotes elsewhere.
☐	**9. Check Insurance Before Buying a Vehicle**	Before purchasing another vehicle, get an insurance quote for that specific model. Insurance costs can differ significantly.
☐	**10. Ask About Anti-Theft Options**	Ask whether qualifying anti-theft devices or security systems affect your premium before spending money on one.
☐	**11. Consider Usage-Based Insurance**	If offered, understand what driving information is collected, how the program works and how it may affect your premium.
☐	**12. Think Before Making a Small Claim**	If damage is close to your deductible, consider the options. Always follow policy and provincial reporting requirements.
☐	**13. Compare Equivalent Quotes**	Compare the same liability limits, deductibles, collision/comprehensive coverage, accident benefits and optional endorsements.
☐	**14. Know Your Renewal Date**	Write down your renewal date and give yourself enough time to review the policy, ask questions and compare quotes.

Notes / Questions for My Insurer or Broker

Reminder: Do not automatically renew. Review your premium, driving information, coverage and available discounts first.

Disclaimer: This checklist is for general information only and is not insurance, legal or financial advice. Insurance coverage, requirements and individual circumstances vary across Canada. Speak with a licensed insurance professional or your provincial insurance regulator about your specific situation.