

5160 Yonge Street
16th Floor
Toronto ON
M2N 6L9

Telephone: 416 250 7250
Toll free: 1 800 668 0128

5160, rue Yonge
16^e étage
Toronto (Ontario)
M2N 6L9

Téléphone : 416 250 7250
Sans frais : 1 800 668 0128

QUESTIONS AND ANSWERS FOR CONSUMERS & INSURERS

Key messages:

- Ontario drivers now have a choice about how they show their proof of auto insurance to law enforcement and other officials – electronically on a mobile device or by using a paper insurance card (“pink card”).
- The paper insurance card is not being eliminated.
- Proof of auto insurance options can vary depending on your insurance provider. Check with your insurance provider for options available to you.
- Using electronic insurance cards is optional for policyholders. Likewise, offering electronic insurance cards is optional for insurance providers.
- Your mobile device is your responsibility. If you use an electronic insurance card on your mobile device to show proof of insurance, you’re responsible for any risks that may arise such as damage to your mobile device. This includes during inspections of the electronic insurance card.
- Insurance providers offering electronic insurance cards must include lock screen capability by design or by consumer activation. This mandatory feature reduces the risk of other persons viewing the electronic insurance card gaining access to other information on your mobile device. However, it is still your responsibility to ensure your mobile device is capable of using privacy settings such as lock screen functionality and to activate any privacy settings.
- Regardless of the format, it’s still the law to have proof of auto insurance in the vehicle at all times, and for drivers to show proof of auto insurance to a police officer when asked. You may also need to show proof of auto insurance when registering your vehicle or renewing your vehicle registration.
- Be aware that when driving outside of Ontario, the requirements for showing proof of auto insurance could be different. Contact your insurance provider with any questions about proof of auto insurance before driving outside of the province.
- You should know that if someone is using your vehicle with your consent, you’re still required by law to have proof of auto insurance in the vehicle at all times. If someone borrows your vehicle, that person must have an emailed or transferred version of the electronic insurance card or a paper version of the insurance card in the vehicle.

- For one year from the date of **September 5, 2019**, insurance providers must continue to provide all policyholders with paper insurance cards regardless of whether the policyholder opts in to receive electronic proof of auto insurance.
- Canada's privacy laws apply regardless of whether proof of auto insurance is in paper or electronic format, and must continue to be followed.

Q1: Why is FSRA introducing electronic proof of auto insurance?

We're providing Ontario drivers with choice about how they show their proof of auto insurance to law enforcement and other officials – electronically on a mobile device (using the electronic insurance pink card provided by the insurer) or by using a paper insurance card ("pink card"). Having the option of electronic proof of auto insurance will make it easier for Ontarians to access their auto insurance card in the way that's right for them.

Q2: Is the paper version of the insurance card being eliminated?

No. The paper version of the insurance card will continue to be available from insurance providers on an ongoing basis. Ontarians now have choice about how they wish to show proof of auto insurance. Policyholders who elect to receive an electronic insurance card always have the option of also requesting a paper version.

If required:

In addition, during a one-year transition period starting the date of **September 5, 2019**, insurance providers will continue to issue the paper version of the insurance card, even to policyholders who opt in to receiving the electronic version. This transition period is to provide industry and government an opportunity to assess the acceptance, usage and operation of the electronic proof of auto insurance.

Q3: Am I now required to use electronic proof of auto insurance instead of my paper version (i.e. my "pink card")?

No. Using electronic insurance cards is optional for policyholders.

The electronic insurance card is just one more option for you to show proof of auto insurance, if you choose to receive it and your insurer provides an electronic option. The policyholder must consent to receive electronic proof of auto insurance.

Check with your insurance provider for options available to you.

If required:

Insurance providers cannot require policyholders to receive their proof of auto insurance electronically.

Q4: Are insurance providers required to offer policyholders electronic proof of auto insurance?

No. Insurance providers are not required to offer their policyholders electronic proof of auto insurance. Offering electronic insurance cards is optional for insurance providers.

Check with your insurance provider for options available to you.

Q5: Is there anything I should know considering whether to opt in to receiving my proof of auto insurance electronically?

Here are six things to consider when deciding whether to opt in to receiving electronic proof of auto insurance:

1. Proof of auto insurance options can vary depending on the insurance provider. Check with your insurance provider for options available to you. If you choose to opt in to receiving electronic proof of insurance, you must provide consent to your insurance provider.
2. Your mobile device is your responsibility. If you use an electronic insurance card on your mobile device to show proof of insurance, you're responsible for any risks that may arise such as damage to your mobile device. This includes during inspections of the electronic insurance card.
3. Insurance providers offering electronic insurance cards must include lock screen capability by design or by consumer activation. This may reduce the risk of other persons viewing the electronic insurance card from gaining access to other information on the electronic mobile device. However, it's still your responsibility to activate any privacy settings on your phone and ensure your mobile device is capable of using privacy settings such as lock screen functionality.
4. It's your responsibility to ensure you can show proof of auto insurance regardless of potential issues with your mobile device such as diminished cellular service, drained batteries or damaged screens. You may want to consider receiving a paper version as a backup.
5. Be aware that when driving outside of Ontario, the requirements for showing proof of auto insurance could be different than when in Ontario. This could mean that you may need a paper version of your proof of insurance outside of Ontario. Contact your insurance provider with any questions about using your proof of auto insurance when considering driving outside of Ontario.
6. If someone is using your vehicle with your consent, you are still required by law to have proof of auto insurance in the vehicle at all times. So, if someone borrows your vehicle, that person must have an emailed or transferred version of the electronic insurance card, or else a paper version of the card, in the vehicle.

Q6: How long will the transition period last requiring insurance providers to continue to provide a paper version of the insurance card to policyholders who opt in to receive an electronic insurance card?

The transition period is for one year. During the one-year transition period starting the date of the bulletin, FSRA will assess the acceptance, usage and operation of the electronic format in consultation with stakeholders.

Q7: If I consent to use electronic proof of auto insurance, am I also required to carry a paper version of the card during the transition period?

No. You may choose your preferred format of the insurance card, whether that is the electronic version, the paper version or both. However, Ontarians with electronic insurance cards may wish to also consider holding a paper version as a backup for situations such as if there is a mobile device malfunction, if travelling out of province or in jurisdictions that do not accept electronic proof of auto insurance, or when lending your vehicle to others.

During the one-year transition period starting **September 5, 2019**, insurance providers must continue to provide policyholders with both paper and electronic versions of the insurance card when policyholders opt in to using the electronic version.

Q8: What will be the electronic proof of auto insurance's format and content?

The electronic insurance card will continue to be pink in colour and have the same data fields, text and overall appearance as the paper version of the insurance card approved for use in Ontario.

Unlike the paper version, however, the inclusion of the provincial and territorial shields as a background image is optional.

Q9: Will anyone inspecting the electronic insurance card be able to access other information or content on my electronic device?

Your mobile device is your responsibility. If you use an electronic insurance card on your mobile device to show proof of insurance, you're responsible for any risks that may arise such as damage to your mobile device. This includes during inspections of the electronic insurance card.

Insurance providers offering electronic insurance cards must include lock screen capability by design or by consumer activation. This may reduce the risk of other persons viewing the electronic insurance card from gaining access to other information on the mobile device. However, it is still your responsibility to activate any privacy settings and to ensure your mobile device is capable of using privacy settings such as lock screen functionality.

You should know there are Ontario and Canadian privacy laws that apply to your personal information regardless of whether proof of auto insurance is in paper or electronic format,.

You should also know that the Compulsory Automobile Insurance Act requires the surrender of the insurance card for reasonable inspection upon the demand of a police officer.

If required:

Your insurance provider must provide you with information about their electronic proof of insurance if they offer it, including how to activate the locked screen and any included privacy settings.

Q10: How do I set the lock screen on my phone?

Your insurance provider can provide you with information about their electronic proof of insurance if they offer it, including how to activate it and any included privacy settings.

Q11: Who is responsible for any damage to a mobile device that may be caused during the inspection of an electronic insurance card?

Consumers who choose to use an electronic insurance card are responsible for any risk or damage when using an insurance card on their own device(s).

Q12: What happens if the electronic insurance card cannot be accessed (for example, due to a drained battery, a malfunction of the electronic device or if the visibility of the electronic card is obstructed due to a damaged screen)?

Regardless of the format, it's still the law to have proof of auto insurance in the vehicle at all times, and for drivers to show proof of auto insurance to a police officer when asked. You may also need to show proof of auto insurance when registering your vehicle or renewing your vehicle registration.

Failure to produce a valid insurance card for reasonable inspection by a police officer may result in charges and fines under the Compulsory Automobile Insurance Act.

Q13: Can I transfer or email the electronic insurance card to others, such as if a friend or family member uses vehicle with my consent?

Yes. Electronic insurance cards must include the capability for policyholders to email or transfer the electronic insurance card to others when their vehicle is being used with the owner's consent.

The electronic insurance can also be transferred to law enforcement if requested for further inspection.

Q14: What happens if someone uses or borrows my vehicle with my consent but does not have an electronic insurance card?

If someone is using your vehicle with your consent, you are still required by law to have proof of auto insurance in the vehicle at all times. If someone borrows your vehicle, that person must have an emailed or transferred version of the electronic insurance card or a paper version of the insurance card in the vehicle.

In addition, by law, drivers must show proof of auto insurance for the vehicle to a police officer when asked.

Failure to produce a valid insurance card for reasonable inspection by a police officer may result in charges and fines under the Compulsory Automobile Insurance Act.

Q15: Does the electronic insurance card apply to all vehicle types (e.g. motorcycles, trucks)?

Yes. The electronic insurance can be used for all vehicles in Ontario where auto insurance is required.

Q16: Is the electronic insurance card accepted in other jurisdictions when traveling, such as other provinces or the United States?

Electronic insurance cards may not be accepted in all jurisdictions. Be aware that when driving outside of Ontario, the requirements for showing proof of auto insurance could be different than when in Ontario. Contact your insurance provider with any questions about proof of auto insurance when considering driving outside of the province.

Q17: Why is FSRA taking a prescriptive approach with electronic proof of insurance?

This bulletin is a reflection of considerable long standing practices and stakeholder engagement by the legacy regulator. To ensure regulatory continuity FSRA is issuing it “as is” with minor changes to reflect updates to the law. Going forward, FRSA will take a different approach to its guidance by focusing on principles and plain language including consulting with stakeholders following the transitional pilot phase of EPAI.