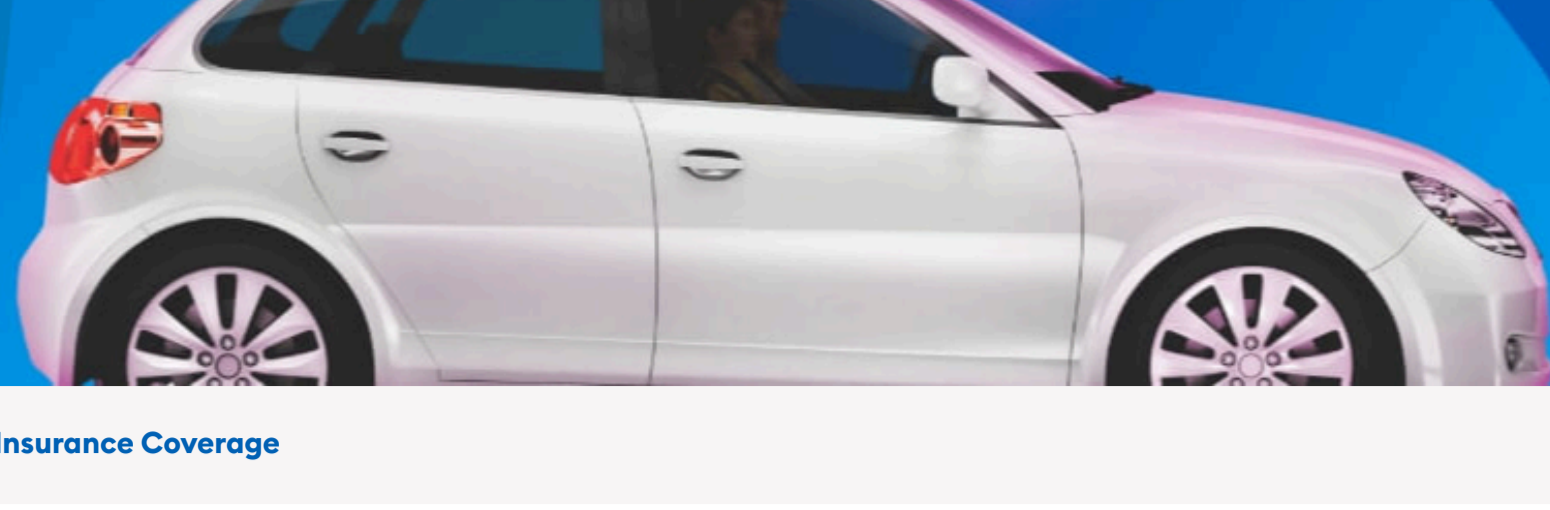


Choose the best car coverage

Onlia's car insurance has all the essentials you need – and then some.

START A QUOTE



Home > Car Insurance > Choosing the Best Insurance Coverage

What does Onlia's car insurance cover?

In Ontario, there are coverages that are mandatory for all drivers, and then there are additional coverages that can be added to your insurance policy to boost your protection.

Onlia's standard car insurance policies include the four coverages that are [mandatory for drivers in Ontario](#).

Mandatory coverages:

Uninsured Automobile coverage

This protects you financially on multiple fronts: if you collide with an uninsured driver, if you're the victim of a hit-and-run where the driver is unknown, or if a driver's coverage limit isn't enough to pay your costs.

Combined, the basic package will cover you for a variety of situations you may encounter out on the road. But it's far from exhaustive. Depending on your needs as a driver, and the budget you have for your car insurance, you may want to consider further protection (like increasing your liability or accident benefit coverage). Onlia has plenty of add-ons to offer.

Third-Party Liability coverage

This covers your legal liability even if you're partially at fault for an accident. Anyone that suffered injury or property damage (a driver, passenger, pedestrian, or property owner), can pursue a legal settlement. Third-party liability coverage will pay for legal fees and any expenses you're deemed responsible to cover.

Accident Benefits coverage

This provides medical, rehab and funeral costs to you, your passengers and anyone else injured in an accident. Most importantly, it protects you by paying for any medical costs that aren't covered by the Ontario Health Insurance Plan (OHIP).

Additional coverage

Along with all the coverage you need to legally drive in Ontario, every Onlia auto insurance policy comes standard with valuable features that other insurance carriers often try to upsell you on.



DCPD: Direct Compensation — Property Damage

This helps pay to repair your car when you were deemed not at fault. If you're partially at fault, it will provide partial coverage. For example: if you're considered 10% at fault for an accident, you'll receive up to 90% of the cost of repairs.

Accident Forgiveness

The first round is on us. We promise not to increase your premium if you get into your first at-fault accident, depending on how many years you've been driving with a clean record.

Ticket Forgiveness

We get it, mistakes happen. Depending on how many years you've been driving with a clean record, we promise not to increase your premium over a minor conviction.

75% Settlement Option

We make it easier to replace your vehicle instead of fixing it (if that's what you want). After an accident, you can have your vehicle considered as a total loss if the damage estimate is more than three-quarters of its insured value.



Curious about Direct Compensation — Property Damage?

Find out about the changes to DCPD and learn more about this important coverage.

LEARN MORE

More coverages to build out your policy

We have some great additional coverages that you should consider adding to your auto policy.

Family Protection ▾	Optional Accident Benefits Coverages ▾
Increased Third Party Liability ▾	Removing Depreciation Deduction (for Specified Lessee(s)) ▾
Enhanced Rental Automobile Package ▾	Permission to Carry Paying Passengers ▾

Collision & comprehensive coverages

"Full coverage" can mean different things depending on who you ask. We don't use the term officially, but for our purposes here, you can think of it as the mandatory coverage you need, plus Collision and Comprehensive coverage.

Collision coverage pays for damage to your car if you get into a Collision with another object, or experience a rollover. You'll be financially protected if your car is damaged after:

- A collision with another car
- Hitting a fixed object like a pole, wall, fence, etc.
- Rolling your car (e.g. by skidding on ice).



Comprehensive includes coverage for the unexpected such as:

- Fire
- Theft
- Vandalism
- Falling objects (hail, trees, alien spaceships, etc.)
- Flood
- Lightning
- Explosions
- Hail
- Earthquake

Online car insurance with Onlia

We recommend Collision and Comprehensive coverage if:

- Your car's value is not something you can comfortably afford to cover
- Your car is less than 7 years old
- Your car is leased or financed (many lessors/lienholders may require you to have full coverage)
- Your lifestyle requires you to have access to a car at all times

Note: "Full coverage" does not mean you have all the coverage you may need for your situation. When purchasing insurance, take some time to review all your options, including increasing your liability and accident benefits coverage.

BUILD YOUR POLICY

Flexible policies you can change at any time

I'm not using my car as often

Onlia customers are able to modify their insurance policies online, at any time, using the options available in My Account. If you're looking for ways to lower your premium, there are quite a few ways to do just that.



- Increase your deductible, which lowers your monthly payments
- Remove optional coverages
- Lower your daily kilometres driven

Calculate savings

Before you make any changes to your policy, it's important to think about the consequences. Removing coverages can leave you at risk if something unexpected happens. If you're changing your coverage temporarily, remember to change it back when your situation is different.

I'm not using my car at all

- You can cancel your policy with no penalties. Before you do, double-check with your financing/leasing company. Some may require a certain level of coverage on your vehicle, even if you aren't driving it.
- Cancelling your policy will leave you at risk, even if you aren't driving at all. For example, you'd be on the hook if your car were to get stolen or damaged while uninsured.

If you're new to Onlia, you can customize your coverages. It's easy:

- Log into My Account, select the policy you'd like to change, and follow the on-screen instructions.

More on car insurance coverage from Onlia

- Are passengers in my car covered if they get hurt in a collision? ▾
- Where am I covered to drive my vehicle? ▾
- My windshield cracked. Am I covered? ▾
- What if I get into a collision with an animal. Is this covered? ▾

SAFE-DRIVING APP

Drive safe, earn rewards

Earn cashback rewards and gift cards for driving safely with the Onlia Insurance™ app.

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Home > Car Insurance > Choosing the Best Insurance Coverage

