

Cancellation of policies prior to the fire

Normally, the cancellation of home insurance as a result of non-payment of premiums for example, is preceded by communication from the insurer. The formal notice of cancellation must be delivered to the policyholder either in person or by registered mail. Insurers are required by the Statutory Conditions set out by the Insurance Act to keep the policy in force for 15 days after the registered mail notification arrives. Contact your insurer directly if your own situation needs clarification.

More insurance questions?

Call our Consumer Information Centre at 1-844-2ask-IBC (1-844-227-5422). Or, send an email to FortMacFire@ibc.ca.