Student auto insurance quote comparison

Compare at least three auto insurance quotes side by side: who is licensed, deductibles, limits, optional coverages, the premium, and discounts you asked about. Shop coverage, not only the price.

NAME

DATE

THIS COMPARISON

MY PROVINCE OR TERRITORY

VEHICLE (YEAR, MAKE, MODEL)

MAIN DRIVER AND WHERE THE CAR IS KEPT

DATE I COMPARED QUOTES

THREE QUOTES

Question	Quote 1	Quote 2	Quote 3
Insurer or broker name			
Licensed in my province? (I checked)			
Quote date and valid until			
Liability limit			
Collision deductible			
Comprehensive deductible			
Optional coverages (list)			
Annual premium (CAD)			
How I would pay			
Discounts I asked about			
Accident or claims notes on the quote			
What I was told is not covered			
Cancel or change terms			
Still-open questions			
My notes on service and comfort			
My pick (coverage first, then price)			

BEFORE I BUY

- [ ] I confirmed the seller is licensed in my province or territory
- [ ] I compared deductibles, limits and optional coverages, not only the premium
- [ ] I asked about student, winter-tire, alumni or bundle discounts and wrote the answer I was given
- [ ] I read what the quote says is not covered before I signed

Student auto insurance quote comparison (continued)

The Financial Consumer Agency of Canada says you should shop around, get quotes and compare policy details such as coverage and cost, because a cheaper policy may not offer the same service or coverage. In Ontario, the Financial Services Regulatory Authority says to get at least three quotes and to compare deductibles, limits and optional coverages. Other provinces and territories have their own insurance regulators.

SOURCES (CHECKED 2026-11-27)

The Financial Consumer Agency of Canada says you should shop around, get quotes and compare policy details such as coverage and cost, and that some policies may be cheaper but may not offer the same level of service or coverage.
https://www.canada.ca/en/financial-consumer-agency/services/insurance/get-insurance.html (checked 2026-11-27)
The Financial Consumer Agency of Canada says you can buy insurance from a licensed insurance agent, a registered insurance broker or an insurance company, and that agents and brokers must be licensed in the province or territory in which they do business.
https://www.canada.ca/en/financial-consumer-agency/services/insurance/get-insurance.html (checked 2026-11-27)
The Financial Consumer Agency of Canada says the Property and Casualty Insurance Compensation Corporation protects home and car insurance benefits, up to a certain amount, if an insurance company fails. https://www.canada.ca/en/financial-consumer-agency/services/insurance/get-insurance.html (checked 2026-11-27)
Ontario's Financial Services Regulatory Authority says many companies sell insurance and rates vary significantly, so it pays to shop around, and that you should get at least three quotes from different direct writers, brokers and agents.
https://www.fsrao.ca/consumers/auto-insurance/purchasing-your-policy/purchasing-auto-insurance (checked 2026-11-27)
Ontario's Financial Services Regulatory Authority says that when you shop for auto insurance you should compare policies because deductibles, limits and optional coverages may differ, and that only a licensed broker, agent or insurance company can sell insurance in Ontario.
https://www.fsrao.ca/consumers/auto-insurance/purchasing-your-policy/purchasing-auto-insurance (checked 2026-11-27)