



How to Buy Insurance

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Insurance protects you and your property against risk by covering unforeseen damage or mishaps. When securing insurance coverage in the province, you can choose which insurance representative best suits your needs. Options to consider include:

- Buying direct from a [private insurance company \(/on/insurance-101/public-versus-private-auto-insurance\)](/on/insurance-101/public-versus-private-auto-insurance).
- Purchasing through an insurance agent or broker. They sell products and packages for more than one insurance company.
- For unique or a difficult-to-place risk, a coverage package may be necessary. Retail brokers may work with wholesale brokers who have specialized knowledge and work as intermediaries with insurers and brokers.

Where To Buy Insurance

Drivers must buy insurance coverage from a private insurer. Standard and optional auto insurance policies can be purchased through private insurance companies, brokers, agents or wholesalers.

Auto Insurance (/on/auto)

By law, if you own or drive a car, you must buy auto insurance from a private insurer.

Home Insurance (/on/home)

While law does not mandate it, banks or mortgage holders may insist that you purchase home insurance.

Business Insurance (/on/business)

Also called 'commercial', is not mandatory in the province.
