



Proof of Loss

Insured Details:

Name:	
Phone:	
Email:	

DriveSure Policy #:	
Repair Facility:	
Odometer:	

Claim Details:

Date of Loss:	
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Primary Claim #:	
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Describe the Loss Event (including police file # if applicable):

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Total Loss

If your vehicle is a total loss, complete this section of the proof of loss form.

Cause of Loss:	Collision At Fault	Collision Not At Fault	Comprehensive (ie. Theft, Vandalism)	
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Required Documents Checklist (See Page 2 for Full Descriptions)

Primary Insurance Papers		Total Loss Settlement Cheque	
Loss Adjustors Total Loss Evaluation		Rental Vehicle Invoice	
Bill of Sale (Loss Vehicle)		Payment Receipt (Rental Invoice)	
Bill of Sale (Replacement Vehicle)			

Partial Loss

If your vehicle is being repaired, complete this section of the proof of loss form.

Cause of Loss:	Collision At Fault	Collision Not At Fault	Comprehensive (ie. Windshield, Theft, Vandalism)	
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Required Documents Checklist (See Page 2 for Full Descriptions)

Primary Insurance Papers		Payment Receipt (Deductible)	
Repair Order		Rental Vehicle Invoice	
Repair Facility and Parts Supplier Invoices		Payment Receipt (Rental Invoice)	
Letter From Primary Insurer			

Key Fob Replacement

If you are making a claim for a lost or stolen key fob, we require the following documents:

Required Documents Checklist (See Page 2 for Full Descriptions)

Dealership Invoice		Payment Receipt	
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You must notify us of your claim within 30 days from the date of loss, or before repairs or replacement are made. Please submit this completed form and any required documents within 90 days of the date of loss. Failure to do so may result in denial of coverage. By signing below you confirm that all information contained in this form or any required documents are true to the best of your knowledge.

Print Name

Signature

Date

Instructions for completing this proof of loss form:

Step 1: Complete the Insured Details Section

- Enter your full name
- Enter your phone number
- Enter your email address
- Enter your Drivesure Policy Number
- Enter the reading on your odometer at the time of loss
- Enter the name of the repair facility if applicable

Step 2: Complete the Claim Details Section

- Enter the date of loss for the claim
- Enter your primary insurer's claim number

Step 3: Complete the Section Applicable to Your Claim

- Select the cause of loss for the claim
- Collect the required documents and indicate the documents you are submitting with your proof of loss form

Step 4: Sign and Date the Proof of Loss Form and Submit Required Documents

- Complete the Print Name field and then sign and date this form
- Submit this form along with the required documents to claims@drivesure.ca, or fax to 1-888-480-6641.

***Please note that for any theft, vandalism, or hit & run claim, a copy of the police report is required for us to pay your claim.**

Claim Documents

Primary Insurance Papers

Required for all Total and Partial Loss claims

A copy of your primary insurance papers that were effective at the date of loss, showing vehicle ownership details as well as coverages and deductibles. If you carry private insurance, you will need to provide your declaration page for your private insurance as well as your ICBC registration.

Premium Increase Benefit - If you are making a premium increase benefit claim, we will also require a copy of your Primary Insurance renewal papers showing the increase in premium.

Bill of Sale

Required for Total Loss claims

A copy of your purchase or lease agreement for the insured vehicle and your replacement vehicle.

Total Loss Settlement Cheque

Required for Total Loss claims

A copy of your primary insurer's total loss cheque. If your primary settlement was made out to your lienholder or lessee, make sure to ask for a copy before the cheque is sent.

Loss Adjustor's Total Loss Evaluation

Required for Total Loss claims

A copy of the settlement evaluation from your primary insurer's loss adjustor.

Letter From Primary Insurer

Required for Premium Increase Benefit claims

We require a letter from your Primary Insurer confirming the amount of increase to your liability and own damage premium attributable directly to the at fault partial loss claim.

Repair Order

Required for OEM Parts and Diminished Value claims

A copy of the repair facilities repair order showing repairs needed, cost of parts, labour and taxes.

Repair Facility and Parts Supplier Invoices

Required for OEM Parts Claims

An invoice from your repair facility to us, showing the break down of parts and cost difference between OEM and aftermarket/recycled parts, with applicable taxes. For each part listed, an invoice from the parts supplier is also required.

Rental Vehicle Invoice

Required for Rental Reimbursement claims

An invoice from the rental vehicle provider for the costs of continuing to rent a vehicle after loss of use coverage with your primary insurer is exhausted.

Payment Receipt

Required for Partial Loss Deductible, Rental Reimbursement, and Key Fob Protection claims

We require a copy of your payment receipt such as a Debit or Credit Card receipt.

Dealership Invoice

Required for Key Fob Protection claims

A copy of the work invoice showing the cost of the new Key Fob including labour and tax.

Frequently Asked Questions

How long does it take to receive my claim settlement from Drivesure?

Typically our claims take less than 2 business days to process after receiving all documentation. Some claims may take longer depending on there complexity.

Where is my settlement cheque sent?

For total loss claims, the cheque is sent to the selling dealership to ensure that it is going towards a replacement vehicle.

For OEM Parts claims, the cheque is sent directly to the body shop that repaired your vehicle.

For Partial Loss Deductible Reimbursement, Key Fob Replacement, Rental Vehicle, and Premium Increase Benefit claims, the cheque is sent directly to you.

At what damage threshold percentage will my vehicle be considered a total loss?

That is at the discretion of your primary insurer, we do not have authority over this determination.

For New Car Replacement claims, does my replacement vehicle have to be the same as the original vehicle, or can I choose another make and model?

You are not obligated to replace with the same vehicle. However, you are only entitled to the amount required to replace your vehicle with the same make, model, trim and options in the current model year. You are responsible for any additional amounts. If you choose a vehicle that is lower in price, we will only pay based on the amount of that vehicle.

What is/is not included in a total loss claim settlement?

Our total loss claim settlements include all applicable taxes as well as documentation fees (Check your policy wordings for documentation fee limits).

We do NOT include: aftermarket equipment, warranties, protection packages, any pre-existing damages, or negative equity carried over from your previous loan.

What if my documents are not submitted within 90 days of the date of loss?

We understand that not all claims go as smoothly as planned. Certain exceptions can be made and will be approved on a case-by-case basis. However, we require that your claim is reported within 30 days in all cases, and that you advise us in any delays with your primary insurance settlement as soon as you become aware of them.