



**Insurance Agents
& Brokers**

Why Canadian ID Cards Are Needed for U.S. Residents traveling to Canada

Canadian ID cards, also known as Non-Resident Inter-Province Motor Vehicle Liability Insurance Cards, are required for individuals using their cars to travel to Canada. There has been a fair amount of controversy over this need, including from seemingly legitimate sources. When inquiring with the Canadian regulators, however, there is no ambiguity.

According to the Canadian Council of Insurance Regulators (the equivalent of the National Association of Insurance Commissioners in the U.S.):

- The inter-province cards are still the accepted proof that the U.S. insurer has filed a Power of Attorney & Undertaking (PAU) in Canada.
- Carriers may not have the documents available if they have not filed a PAU or if they have not ordered the forms from the designated supplier.

What is a PAU?

- U.S. insurers file with Canadian authorities a Power of Attorney and Undertaking (PAU), in which the company agrees to certain conditions. One of these conditions is to meet the minimum third-party liability limits required in the province or territory where the accident took place (in most Canadian jurisdictions, the compulsory third-party liability limit is C\$200,000; Nova Scotia is C\$500,000).
- Companies which have filed a PAU can then order and issue a Canadian Non-resident Inter-provincial Motor Vehicle Liability Card (the "Canadian ID Card") to their insureds for driving into Canada.
- This insurance card is used as evidence of insurance coverage if a traveler is stopped by enforcement officials or involved in an accident in Canada. Without it, the traveler may be fined for driving without adequate insurance.

Note that at least one province (Ontario) also has a Protected Defendant Undertaking (PDU) requirement, in addition to the PAU. When an out-of-province insurer files the Ontario PDU with the Ontario Insurance Commission, the owner/occupants of an automobile that is insured with that company will be entitled to certain protections from liability for income loss and loss of earning capacity, health care expenses, and non-pecuniary loss, in the event of an incident in Ontario. If the insurer has not filed the PDU, the traveler could face prosecution and fines. Whether other provinces also have other requirements is uncertain.

Where can producers get Canadian ID cards?

The card must come from the carrier insuring the client. If your carrier states that they no longer provide them because they are not needed, please share the information contained here with them. If the carrier sends you some blank Canadian ID cards and asks you to fill them out, you may issue them (since the carrier has given you the authority to do it), but the cards are obviously not interchangeable from company to company.

► To check if your carriers have signed a PAU, [access the list of signatories](#).

Related questions

1. Does the requirement apply to motorcycles?

Yes, if you have any customers willing to ride to Canada (or just put the motorcycle on a trailer), this requirement applies as well.

2. Does the requirement apply to Recreational Vehicles?

Yes, it does.

3. Does the requirement apply to ATV's and snowmobiles?

The card does apply to snow vehicles. However, it does not apply to all-terrain vehicles (ATV's) when driven on private property. If the ATV is driven on public roads, they must carry a Canadian non-resident liability card.

4. Do Canadian ID Cards need to be vehicle-specific or can they display "any owned vehicle"? (This would be more relevant with commercial fleet policies.)

The card must be vehicle-specific.

5. Can Canadian ID Cards be filled out by hand? I no longer have a typewriter in the agency?

Unfortunately, they cannot. Handwritten cards are not accepted in Canada; they must be typed. If you no longer have a typewriter, you may have to create a template to enable you to print the cards on your printer. Informco can also provide a template to agents for a fee. For an estimate, you can contact them at the contact information below.

6. Is there a way to issue computer-generated Canadian ID Cards instead of using a manual process?

Yes. Informco (see contact info below) sells a customized template of the cards. You will also have to purchase the blank card stock. The template only has the text. For security reasons, it needs to be printed on card stock with the Canadian shield *watermark*

background. If you'd like to use this process, contact Kami Singh at the email or number below.

For IA&B Company Partners

Because access to Canadian ID cards hinges on the carrier, here is some additional information that could be helpful for IA&B Partners.

For Companies having filed a PAU in Canada and seeking to order Canadian ID cards (producers cannot order directly) ...

The Canada NON-RESIDENT Inter-Province Motor Vehicle Liability insurance cards can be ordered from:

Informco
35 Bertrand Avenue
Toronto, ON M1L 2P3
Website: www.informco.com

Kami Singh
Vice President, Insurance
Direct Line: 416-285-3294
ksingh@informco.com

Companies that are unsure of their PAU status can access the [listing of signatories](#), as well as a sample Power of Attorney and Undertaking (PAU).

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