

Originally by boundless @ GTAMotorcycle.com -  
<http://www.gtamotorcycle.com/vbforum/showthread.php?50883-Bike-Friendly-Ontario-Insurance-People-2008-edition> - PDF by <http://ourlittleadventures.com>

## **Bike Friendly Ontario Insurance People [2008 edition!]**

### **Last Updates:**

- Jan 04/2008 - Started new thread for 2008!
- Jan 16/2008 - Verified contact updates.

Preamble: This list was started in 2002 when I got into the bike scene. Everyone had their own person to call, and no one shared their list and therefore didn't know who to contact to get a better rate. I believe this is the most complete list for southern ontario insurance companies at the time. Enjoy. For updates, reply to the thread or send a private message.

(old thread: <http://www.gtamotorcycle.com/vbforum...ead.php?t=1052>)

### **\*\*\* WARNING: Insurance fraud is common!**

Don't be an idiot: Don't give up your hard earned cash to someone without knowing if they're legitimate. ALL BROKERS HAVE AN OFFICE - DON'T MEET THEM IN A PARKING LOT AND PAY CASH! If you're dealing with a broker, make sure they are legit by searching [RIBO \(Registered Insurance Brokers of Ontario\)](#) list by clicking the following link:[http://www.ribo.com/co\\_license.cfm](http://www.ribo.com/co_license.cfm) (I've also been informed by a few brokers that they'll have some kind of plaque saying they're valid members)

**Online Quotes: All online quote systems are inaccurate, and just don't work for bikes - Don't waste your time with them. Call the company direct - it'll be faster and less headaches for you.**

General notes about the list below:

- "License restrictions" usually means they won't insure you if you haven't had your license for a few years.
- "Bike restrictions" - if you're looking at a highend sport bike, they might not cover it.
- "Area restrictions" - They only do certain areas of Southern Ontario.

### **-- Brokers + Companies that support the GTAMotorcycle forums**

[Click here for the subforum.](#) Note: they are paid entries!

### **-- Insurance Companies that deal direct** (ie: not through brokers)


**Primum** - <http://www.primum.com>

Tel: 1 800 816 9618 (new quotes)

Tel: 1 866 466 5276 (client services)

Note: The baseline bike coverage. They'll pretty well cover anyone and anything, but you might do better!

**RBC Insurance** - <http://www.rbcinsurance.com>

Tel: 1-877-749-7224 (M-F 8-)

Note: Some license restrictions.

**PC Financial Insurance** - <http://www.pcinsurance.ca>

Tel: 1-866-660-9035 (M-F 8-8, S 10-4)

Note: Area and License restrictions.

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### -- Insurance Brokers

Brokers can go to many insurance companies to find the best deal for you - although some don't deal with all the insurance companies, so sometimes you need to contact a few brokers. Also, insurance companies can deal direct or via Agents.

**Insurance Brokers Association of Ontario (IBAO)** - association -  
<http://www.ibao.org>

Broker Listing: [http://www.ibao.org/html/find\\_a\\_broker/index.asp](http://www.ibao.org/html/find_a_broker/index.asp)

This is the member association of independent brokers and set out guidelines for behaviour. Your broker should be a member of this organization. They do not determine or dictate which insurance companies the members deal with though.

**Cornerstone Insurance Brokers Ltd** - broker - <http://www.csib.org>

Note: Contact info verified Jan 2008

Note: Purchased 'Michael Kaspard & Son Insurance Brokers LTD.'

Offices: Mississauga

Phone: 905 822 9665 ( old: 905 277 4158 )

Fax: 905 822 3756

Motorcycle specialists:

- Andrew DaSilva x225 ([Andrew@csib.org](mailto:Andrew@csib.org))

- Avi Singh x 224 ([avi@csib.org](mailto:avi@csib.org))

**Holman Insurance** - broker - <http://www.holmanins.com>

Note: Contact info verified Jan 2008

Offices: Markham

Tel: 905 886 5630

**John Duffy Insurance Brokers Ltd.** - broker - <http://www.johnduffyinsurance.com>

Offices: Markham

Tel: 905 479 2013

Note: Does lots of bikes

Contact: Brian

**JD Smith** - broker - <http://www.motorcycleinsurance.ca>

Tel: 905 764 7868

Note: Specializes in Motorcycles

**Riders Plus** - broker - <http://www.ridersplus.com>

Tel: 416 251 1447 (M-F 9-5)

Note: Specializes in Motorcycles

**Dan Lawrie** - broker - <http://www.danlawrie.com>

Tel: 905 681 2766 (burlington) 1 905 525 7259 (hamilton)

Note: Hamilton based company.

**All-Risks Insurance Brokers Limited** - broker - <http://www.all-risks.com>

Offices: Windsor

Tel: 866 877 4194

Contact: Josh Lazarus (email: [jl@all-risks.com](mailto:jl@all-risks.com))

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**Murtaugh Smith Financial** - broker - <http://www.ontarioinsurancequotes.net>  
Contact: Robin Aldrich  
Tel: 416 461 6474 / 1 800 465 5052  
Note: Website is for bikers.  
Note: Alt website: <http://www.msfinancial.ca/en/>

**Canadian Insurance Brokers Inc.** - broker - <http://www.cibi.ca>  
Contact: Corrine Hamilton - email: [corrineh@cibi.ca](mailto:corrineh@cibi.ca)  
Tel: 416 486 0951  
Note: Tell her Jason referred you.

**Easyway Insurance Brokers Inc.** - broker - <http://www.easywayinsurance.ca>  
Contact: Joey McRae (x305 - Markham)  
Offices: Mississauga (HQ), Mississauga, Markham, Burlington, Cambridge, Ottawa  
Tel: 1 888 206 6550 (HQ), 1 866 217 6145 (Markham), 905 362 0740 (Mississauga), 310 3929 (Cambridge)

**Tribute Insurance Brokers Inc.** - broker - <http://www.tributeinsurance.com>  
Offices: Burlington  
Tel: 905 681 6977

**Orr & Forster** - broker - <http://www.orrandforster.com>  
Offices: King City  
Contact: Elizabeth  
Tel: 905 833 6691

**Signature Insurance Brokers Inc.** - broker - <http://www.ilap.com/signature/>  
Offices: Mississauga  
Tel: 905 625 8200

**Dalton-Timmis Group Inc.** - broker - <http://www.daltontimmis.com>  
Notes: Online Quote submission form  
Offices: Hamilton (main), Burlington  
Tel: 905 527 1177, 1 888 385 8466 (Hamilton)  
Tel: 905 633 9019 (Burlington)

**Private Client Services** - broker - <http://pcs-insurance.com>  
Notes: Jevco mainly  
Tel: 1 800 265 2196

**Wiesner Insurance** - broker - no website  
Offices: Toronto and other areas.  
Tel: 416 498 6101

**Agincourt Insurance Brokers** - broker - no website  
Contact: Jim Braun  
Tel: 416 299 9658  
Fax: 416 299 9032

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**Murray Hoffman Insurance & Real Estate Ltd** - broker - no website  
Contact: Mary Ann Naccarato  
Tel: 416 736 9066  
Fax: 416 736 8556

**Ensuro** - broker - no website  
Offices: Toronto, Markham  
Contact: Harry  
Tel: (Tor) 416 324 2811 - (Mkh) 905 471 3100

**Waters Insurance** - broker - no website  
Tel: 416 291 1097

**Murray Jackson** - broker - no website  
Contact: Gord Young (x303 [gord@murrayjackson.ca](mailto:gord@murrayjackson.ca))  
Tel: 416 488 2214

**Govier M P Insurance Brokers** - broker - no website  
Offices: Kitchener  
Tel: 519 578 0252

### -- Agents of companies

I list these separately so that you realize it's an individual office, but not actually the insurance company. It's complicated, so ask them to explain their relationship with the Insurance Company they represent.

-- **Companies that sell through agents/brokers only** (Ie: Not direct to you)  
These are the actual insurance companies that do the policies - this is more of an informational listing - you need to find a broker that deals with them.

-- Verified to do bikes

**State Farm** (via agents only) - <http://www.statefarm.ca>  
Note: Contact your local agent/broker! (Got one? Post their info!)  
Broker Search: <http://www.statefarm.ca/ca/jscript/easysrch.htm>

**Kingsway General Insurance** (via agents only) - <http://www.kingsway-general.com>  
Note: Contact your local agent/broker!  
Note\*1: Insures more than 25% of the motorcycles in Ontario!  
Broker Search: See website for complete listing

**Royal Sun Alliance** (via brokers) - <http://www.royalsunalliance.ca>  
Note: Contact your local agent/broker  
Broker Search: [http://www.royalsunalliance.ca/royal...sonal\\_comm.asp](http://www.royalsunalliance.ca/royal...sonal_comm.asp)

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**ING Canada** (via brokers) - <http://www.ingcanada.com/en/ing-insurance.html>  
aka: **Nordic Insurance** (name for facility insurance)

**Jevco** (via brokers only) - <http://www.jevco.ca>  
Note: Contact your local broker!  
Note\*1: Insures about 7% of the motorcycle market.  
Broker Search: No direct listing. (Uses IBAO - see above)

**Wawanesa Insurance** (via brokers only) - <http://www.wawanesa.com>  
Note: Contact your local broker!  
Broker Search: [http://www.wawanesa.com/insure\\_fbroker.asp](http://www.wawanesa.com/insure_fbroker.asp)

**Elite Insurance Company**  
aka: **Aviva Canada Elite**  
Note: Only is doing classic, custom (show) and cruiser bikes.

**Echelon General Insurance Company** (via agents/brokers only) -  
<http://www.echelon-insurance.ca>  
Note: Works with Cooperator's Group agents in addition to brokers.  
Broker Search: [http://www.echelon-insurance.ca/broker\\_search.php](http://www.echelon-insurance.ca/broker_search.php)  
Agent Search: <http://www.cooperators.ca/group/engl...r/content.html>

-- Unverified

**Aviva** (via agents only) - <http://www.avivacanada.com>  
Note: Contact your local agent/broker!  
Note: Doesn't do personal coverage any more - only corporate.  
Note: Changed name from CGU Group Canada  
Broker Search: (link on homepage)

**Pilot Insurance** (via brokers only) - <http://www.pilot.ca>  
Note: Contact your local agent/broker!  
Note: Must have other items (car, etc) with them as well.  
Note: Very Restrictive list of bikes.

**Citadel General Assurance Co.** (via brokers only) - <http://www.citadel.ca>  
Note: Contact your local broker!  
Broker Search: <http://www.citadel.ca/english/ehome/ehome.asp>

**Allstate** (via brokers only) - <http://www.allstate.ca>  
Note: Contact your local broker!  
Broker Search: [http://allstate.infonow.net/bin/find...NT\\_ID=ALLSTATE](http://allstate.infonow.net/bin/find...NT_ID=ALLSTATE)

-- Companies listed below were mentioned in passing (ie: other threads),  
-- but I am unable to find any real info on them. Post it if you have any info!  
-- They may not provide motorcycle insurance, or may provide it through  
-- a brokers, or have simply stopped providing it. Your milage may vary.

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### **Traders General**

Tel: ? -

Note: Deals through brokers

### **Dominion of Canada**

Note: Deals through brokers

### **The Co-Operators Group**

Note: Deals through brokers

- Parent Company Ownership.
- Ever wonder why different companies have the same attitude?

### **Meloche Monnex Inc.** - <http://www.melochemonnex.com>

Note: Holding company owned by TD Canada Trust.

Note: Listing: <http://www.melochemonnex.com/en/legal>

Note: They own the following insurance companies:

- **Meloche Monnex Insurance and Financial Services Inc.** - Only does deals with professional/alumni associations.
- **Security National Insurance** - Main Underwriters for Meloche Monnex.
- **Liberty Mutual Insurance** - <http://www.libertymutual.ca>  
Note: Recently acquired by Meloche Monnex. May do bikes.
- **TD Home and Auto Insurance Company** - Doesn't do bikes.
- **Primum Insurance Company** - See main listing above.
- **Others** - <http://www.melochemonnex.com/en/legal>

### **Kingsway Financial Group**

- **Jevco Insurance** - See main listing above
- **Kingsway General Group** - See main listing above
- **Others** - Full list: <http://www.kingsway-financial.com/companies.htm>

### **Aviva Canada** - <http://www.avivacanada.com>

- **Elite Insurance** - See main listing above
- **Traders General**
- **Pilot Insurance**
- **Others** - <https://www.avivacanada.com/product...nquage=ENGLISH>

### **-- Links to other related information**

### **CVMG - Canadian Vintage Motorcycle Group**

Main: <http://www.cvmg.ca/>

If you've got an old bike (like 25+ years), contact these nice guys - lots of stuff specifically for vintage bikes.

### **-- End of List**