



FACILITY
Association

Refusal Letter (Ontario)

Date: _____

(Must be no more than 30 days prior to vehicle coverage effective date)

Binder/Policy #: _____

Name of Insured: _____

(Must be exactly the same as on the application/registration)

Vehicle Year, Make, Model: _____

VIN: _____

Name of Refusing Company: _____

Rule # for Refusal: _____

Reason for Refusal: _____

Agent/Broker Name: _____

Agent/Broker Signature: _____

Facility Association Rule Eligibility per Rules & Rates Manual

Ontario auto Insurers are required to file their underwriting rules for rejecting a risk with F.S.C.O. for approval. One such rejection by a voluntary market auto Insurer shall qualify a risk for placement in the Residual Market.

A. Refusal Letter

*The proof of rejection shall be a written **refusal letter**. The refusal letter must be submitted to Servicing Carriers along with new business applications for private passenger vehicles and requests for additions of private passenger vehicles to existing policies. The refusal letter must provide the date the letter was completed, Insured's name, year, make, model and serial number of the vehicle to be insured, Insurer's name, Agent's/Broker's name, signature of the Insurer or Agent/Broker and state the reason for refusal by the voluntary market. The refusal letter may be completed by the voluntary market Insurer or, the Agent/Broker if authorized to do so by the voluntary market Insurer. The refusal letter must be dated within the 30 days immediately preceding the effective date of coverage for the vehicle. If the application or request for vehicle addition is not accompanied by a fully completed refusal letter or is accompanied by an incomplete refusal letter, or a refusal letter with an invalid reason, it shall be assumed the risk does not qualify as a residual market risk. The Servicing Carrier shall immediately issue the policy and the appropriate registered letter of cancellation and inform the Agent/Broker so that alternate coverage may be arranged. The Servicing Carrier may allow the Agent/Broker up to 10 days to provide a complete refusal letter before proceeding with cancellation.*