

# Claims Process

## ✓ You complete and submit your application.

If you've tried all other options without success, contact us or visit our website ([omvic.on.ca](http://omvic.on.ca)) to download the claim package. Make sure you follow the instructions and complete all forms in full.

## ✓ We help you prepare your claim for the Board of Trustees.

When you submit your claim, we will review your application, assess whether you meet the criteria and prepare your claim for final consideration by the Board of Trustees.

## ✓ The Board of Trustees reviews your claim.

The Board of Trustees meets several times a year to review claims. Most approved claims are honoured shortly after a final decision is made.

## ✓ You are informed of the final decision and your right to appeal (if necessary).

If you disagree with the Board of Trustees' final decision, you can appeal it to an independent body called the Licence Appeal Tribunal.

When you receive the Board's decision, you will also be notified of your appeal rights.

## Motor Vehicle Dealers Compensation Fund

### Financial Protection for Ontario's Vehicle Buyers

The Motor Vehicle Dealers Compensation Fund is an industry-financed fund that compensates consumers who suffer a financial loss arising from a transaction with an **Ontario-registered vehicle dealer.**

The maximum amount payable by the Motor Vehicle Dealers Compensation Fund is \$45,000 per vehicle transaction.

The Motor Vehicle Dealers Compensation Fund is administered by the Ontario Motor Vehicle Industry Council (OMVIC), the regulator of Ontario's motor vehicle sales industry.



**Motor Vehicle Dealers Compensation Fund**

### Contact Us

#### Motor Vehicle Dealers Compensation Fund

Phone: 1-800-943-6002 ext. 3661

Fax: 416-226-9406

Website: [omvic.on.ca](http://omvic.on.ca)

Email: [compfund@omvic.on.ca](mailto:compfund@omvic.on.ca)

# Resolving Problems

## with a Vehicle Purchase in Ontario



The best way to prevent issues with a vehicle purchase is to be well-informed **before** you make your purchase. If you have issues with your purchase contract or vehicle history disclosure, you can take these steps.



**Motor Vehicle Dealers Compensation Fund**

# YOUR 3-STEP GUIDE

## Step 1

### ➔ Talk to your dealer about your issue



If you think you have an issue with a vehicle purchase, first contact the dealer who sold you the vehicle. Some issues are simple misunderstandings. **Most dealers will work with you directly to**

**address concerns or issues** as they are governed by the *Motor Vehicle Dealers Act, 2002* (MVDA), which is administered by the Ontario Motor Vehicle Industry Council (OMVIC). Dealers also have to comply with OMVIC's Code of Ethics.

Keep records and copies of all your agreements, receipts, invoices, cheques and credit card statements.

If you are not satisfied with the outcome, there may be other remedies. Go to **Step 2**.



### NOTE

- Transactions must meet specific criteria to qualify for financial compensation.
- Your claim must be supported by evidence. **Keep detailed records and files of your transaction.**
- Claims **must be made within two years** of a dealer's inability or refusal to reimburse the customer.

## Step 2

### ➔ Contact OMVIC for information and assistance

OMVIC is the regulator of the motor vehicle sales industry and can **provide assistance in resolving your issue**. If the issue cannot be resolved, you may be eligible for financial compensation from the Motor Vehicle Dealers Compensation Fund.

The **Motor Vehicle Dealers Compensation Fund** was established to provide eligible consumers with **compensation for financial losses** incurred when buying a vehicle from a registered Ontario dealer.

If you meet the specific criteria and the issue is still not resolved, go to **Step 3**.



### OMVIC

**The Motor Vehicle Dealers Compensation Fund only applies to transactions with Ontario-registered dealers and salespersons.**

## Step 3

### ➔ Submit a claim application package

If you apply for financial compensation, make sure you **complete all forms correctly and return them signed and notarized**. Complete and accurate applications will be considered at the next scheduled Board of Trustees meeting. Your application will be reviewed by the Board of Trustees that consists of industry and consumer representatives.



### DOWNLOAD

Download the claim application package at **omvic.on.ca** or **BuyWithConfidence.ca**