

Frequently Asked Questions

Digital Insurance Certificates

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Q: How do I install my digital insurance certificate?

A: Digital insurance certificates for eligible vehicles can be found in your Promutuel Insurance Client Space. The first thing to do if you haven't done so already is to create an account in Client Space. Only holders of a car insurance policy registered in Online Policy can install their digital insurance certificate for the selected eligible vehicles.

Next, make sure you have installed the [Wallet](#) app on your Apple device or the [WalletPasses](#) app on your Android device. Then you can go to the *Documents and details page of the car insurance policy* in the [Promutuel Insurance Client Space](#) to take advantage of all the features of Online Policy, including the ability to install your digital insurance certificates for all eligible vehicles that you select.

Q: Who can install a digital insurance certificate?

A: All insured members can install a digital insurance certificate, provided their vehicles are eligible for one and they have an account in Client Space.

Vehicles registered in Online Policy that have third-party liability coverage, with the exception of pleasure craft and personal watercraft, can have a digital insurance certificate installed on a compatible mobile device.

Q: Are digital insurance certificates a substitute for paper insurance certificates?

A: It is important to understand that digital insurance certificates are an additional record. They are not recognized or accepted worldwide, and not in all Canadian provinces and U.S. states. Drivers must make sure they are familiar with the legislation in effect before driving outside Québec and keep in mind that they must be able to show a paper insurance certificate upon request.

Q: Can I install digital insurance certificates for all my vehicles on my compatible mobile device?

A: Vehicles enrolled in Online Policy that have third-party liability coverage, with the exception of pleasure craft and personal watercraft, can have a digital insurance certificate installed on a compatible mobile device.

Q: Which mobile devices are compatible with digital insurance certificates from Promutuel Insurance?

A: Digital insurance certificates can be installed on most Apple and Android devices. Just make sure your Apple device has an operating system later than iOS 8.1 or that your Android device has an operating system later than Android 5.0 (also called [Android Lollipop](#)).

Q: What about my personal information?

A: Digital insurance certificates contain the same information as paper insurance certificates, in accordance with the *Automobile Insurance Act*.

Mobile devices have controls that let you protect your personal information and avoid disclosure. The ability to set an access code on your device is one example. There are steps you can take to keep the information on your mobile device confidential in the event you share your digital insurance certificate with a competent authority. These are outlined in the next question: **If I'm arrested, do I have to give the police access to everything on my phone?**

Q: If I'm arrested, do I have to give the police access to everything on my phone?

A: On both Apple and Android devices, you can limit access to the digital wallet alone. This lets the police officer check the information they need without unlocking the device, and keeps them from viewing other information stored on it.

IMPORTANT: Do not inadvertently unlock your mobile device via the facial recognition or fingerprint unlock feature.

Apple devices – Two available options:

- [Provide access to Wallet without unlocking the device](#).
- Limit the device to a single app where the requested information is shown using the [Guided Access](#) feature.

Android devices

- The [Screen pinning](#) feature lets you limit access to a single app. If someone doesn't know the password, pattern, or PIN for your mobile device, they can only see the app that is pinned.
- To turn on screen pinning, go to *Settings* on your Android device. Tap *Security* or *Security & location*, then *Advanced* and *Screen pinning*. When screen pinning is on, you can pin [WalletPasses](#) to keep only that app in view.

Q: What do I do if a police officer won't accept my digital insurance certificate?

A: Even though digital insurance certificates are valid in Québec, keep in mind that they are an additional record. For details see the question above: **Are digital insurance certificates a substitute for paper insurance certificates?** Drivers must be able to show a police officer their insurance certificate at any time. Promutuel Insurance is not responsible for issues regarding the use of digital insurance certificates and cannot guarantee their availability.

Q: Can I share my digital insurance certificate with another driver?

A: You can share your digital insurance certificate with another person using AirDrop (Apple devices only), text, or email.

IMPORTANT: Digital insurance certificates contain personal information. By sharing them, insured members waive the confidentiality of the data shared. When digital insurance certificates are shared with another person (friend, spouse, family, etc.), Promutuel Insurance is not liable for the information disclosed to these persons when digital insurance certificates are updated or for any issues that may result.

Q: How do I update my digital insurance certificate after my insurance policy is renewed or changes?

A: You need not lift a finger. This is the big advantage of digital insurance certificates. When your device is connected to a cellular network, the digital insurance certificate installed on it will be automatically updated to the latest version of your car insurance policy.

Q: Will I be notified when the information shown on one of my digital insurance certificates is updated?

A: Yes. Insured members will be notified of any changes or updates to their digital insurance certificate as soon as the policy changes take effect. The only exceptions are when a vehicle is removed or third-party liability coverage is removed for vehicles listed on the insurance policy for which a digital insurance certificate is already installed on the compatible mobile device. In these cases, no notification of updated coverage dates will be sent. For more information see the question below: **When a vehicle is removed, will my digital insurance certificate also be updated on my mobile device?**

IMPORTANT: No notification will be sent if notifications have been turned off for the app in which the digital insurance certificate is installed on the compatible mobile device.

Q: When I add a vehicle, will the digital insurance certificate be updated on my mobile device?

A: No. A new digital insurance certificate will not be automatically be installed on your mobile device. You must install a digital insurance certificate for the new vehicle via the Promutuel Insurance Client Space.

Q: When I remove a vehicle, will the digital insurance certificate be updated on my mobile device?

A: When you remove a vehicle or third-party liability coverage for a vehicle that is mentioned in an insurance policy and for which a digital insurance certificate is already installed on the mobile device, the device will show that your digital certificate is no longer valid as soon as this change is effective.

Q: How do I get a paper copy of the insurance certificates for my vehicles registered in Online Policy?

A: If the car insurance policy is registered in Online Policy, each time the insurance policy is renewed or changed, the new documents will be placed in the [Promutuel Insurance Client Space](#). You can print them from there. You can also go to the *Car insurance policy details* page in Client Space and request that a paper version be mailed to you.

Q: What happens to digital insurance certificates when my insurance policy expires?

A: The insurance policy ends. If it is not renewed, no new certificates will be issued. The expiry date on the digital insurance certificates will not change unless the policy is renewed.

Q: What happens to digital insurance certificates when an insurance policy is terminated?

A: The expiry date will be changed to reflect the car insurance policy termination date.

Note: The term “insured member” corresponds to the expression “**named insured**” as it appears on the paper insurance certificate or the policy (Section 1 of a QPF 1 auto policy). This term is used to simplify reading and does not change the car insurance policy.