

Frequently Asked Questions

What do I need to do?

1. *Register for the CTM App if you have not already done so.*
2. *Confirm that your current email address is on file with us.*
3. *Log in and become familiar with accessing your documents before January 1, 2027.*

Why are we making this change?

- *Provide faster and more convenient access to your insurance documents*
- *Improve communication regarding policy updates and changes*
- *Reduce paper consumption and our environmental impact*
- *Ensure your most current policy documents are available whenever you need them*

What happens when my policy changes?

Whenever a change is made to your policy or new documents become available, we will send an email notification advising you that updated information is available for review in the CTM App. Please review these notifications promptly and log in to the app to view your updated documents.

Will I still receive my liability slip?

Yes, you will continue to receive a paper copy of your Liability Slips in the mail. You can also access Liability Slips in the CTM App any time, in case you misplace or forget to replace the liability slip in your vehicle.

What if I have not registered for the CTM App?

Scan the QR code above to self-register with email, phone and policy number. If you need assistance, contact CTM Insurance and a Customer Service Representative will get you set up.

Waterford Office:

780 Old Hwy 24, PO Box 1030, Waterford, ON N0E 1Y0

☎ 888-302-6052

Kilworth Office:

22499 Jefferies – Unit 106, Kilworth, N0L 1R0

☎ 888-302-6052

Can I still request a paper copy?

Yes. Contact a Customer Service Representative at CTM Insurance and request to have your policy documents sent to you by mail.

What should I do if my email address changes?

Contact a Customer Service Representative at CTM Insurance with your new contact information and they will update your account.

Who can help me if I have questions?

Contact CTM Insurance at 1-888-302-6052 or contact@ctmins.ca any time. We are here for you!

Need Assistance?

If you need help accessing the CTM App, updating your contact information, or locating your documents, or if you do not have regular access to email and/or are unable to use the CTM App, please contact a Customer Service Representative (CSR) at **1-888-302-6052**.

Thank you for your continued trust in Caradoc Townsend Mutual. We look forward to providing a more convenient, secure, and environmentally responsible way to access your insurance information.

Sincerely,

Caradoc Townsend Mutual Insurance Company

Waterford Office:

780 Old Hwy 24, PO Box 1030, Waterford, ON N0E 1Y0

☎ 888-302-6052

Kilworth Office:

22499 Jefferies – Unit 106, Kilworth, N0L 1R0

☎ 888-302-6052