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Apply to the Motor Vehicle Accident Claims Fund

If you were in a car accident and no one had auto insurance, you may be eligible for compensation for your injuries or property damage. Learn how to apply to the Motor Vehicle Accident Claims Fund.

You can no longer make debit or credit card payments or serve legal documents to support a claim in person. Instead, you can email mvacf.mcs@ontario.ca to serve (submit copies of) legal documents and you can make payments to the fund online.

If you need to get in touch with your collections enforcement officer or a claims administrator, please email mvacf.mcs@ontario.ca or call 1-800-268-7188.

On this page

Overview

If you were injured in a car accident where no automobile insurance exists to respond to your claim, you may be eligible for compensation for your injuries or property damage from the Motor Vehicle Accident Claims Fund.

You may be eligible for:

- accident benefits if you suffered an injury
- death and funeral benefits on behalf of someone who died
- compensation for personal injury or property damage (except for vehicles)

It's illegal to drive a motor vehicle in Ontario without insurance coverage. The Motor Vehicle Accident Claims Fund is the last resort for compensation if you were injured in an accident and no other insurance is available.

Who can apply

You can apply for compensation from the Motor Vehicle Accident Claims Fund if you:

- live in Ontario
- were involved in a collision in Ontario where no one had auto insurance
- were injured or have property damage worth over \$100

For example, you might be eligible for compensation if you do not have access to insurance and were injured in a car accident where you:

- weren't in a vehicle (for example, you were walking or cycling) and the driver of the vehicle

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[Claims process after an auto accident](#)

[Register and insure a vehicle in Ontario](#)

involved was not insured

- were a passenger in a vehicle and neither driver was insured
- can't identify the other vehicle in a hit-and-run accident or the vehicle was stolen

How to apply

Accident benefits

To apply for accident benefits, you need a:

- completed and signed [Statutory Accident Benefits Application \(OCF-1\)](#)
- completed [Application for Payment \(Form 3\) and Notice of Collection of Personal Information](#)
- copy of the police report
- letter from the insurance company indicating your policy was not in force at the time of the accident, if applicable

Death and funeral benefits

If you are applying for compensation on behalf of someone who died in an auto accident, you need a(n):

- completed and signed [Statutory Accident Benefits Application \(OCF-1\)](#)
- completed [Application for Payment \(Form 3\) and Notice of Collection of Personal Information](#)
- application for [Death and Funeral Benefits \(OCF-4\)](#)
- coroner's report and/or death certificate
- invoice and receipt from the funeral home
- copy of the police report

Property damage

If your property was damaged as a result of a car accident, you can apply for compensation if the owner and driver of the at-fault vehicle are identified.

The Fund:

- may pay up to \$10,000 including interest per accident, plus legal costs (if applicable)
- has a \$100 deductible for all payouts
- **does not** compensate for damages to vehicles

To make a claim for property damage, you need a:

- completed and signed [Application for Payment under Section 4](#)
- copy of the police report
- damage estimate and/or repair invoice
- [Notice of Collection of Personal Information form under Section 4](#) (if the application is made on behalf of an individual)
- letter from your insurer outlining when and why your policy was cancelled, if the police report indicates you have one

If your claim is over \$3,000, you must also take legal action. Learn more about [suing an uninsured or unidentified motorist](#).

For more information about making a claim for property damage, contact:

Claims Adjudication and Settlement Unit
Motor Vehicle Accident Claims Fund
Ministry of Government and Consumer Services

222 Jarvis Street, 7th Floor

Toronto, Ontario M7A 0B6

[Tel: 416-250-1422](tel:416-250-1422)

[Toll-free: 1-800-268-7188](tel:1-800-268-7188)

Fax: 416-590-7076

E-mail: mvacf.mcs@ontario.ca

Submit your application

To submit your application:

- carefully complete, sign and date all documents
- ask your employer, health practitioner, legal representative or anyone else submitting information on your behalf to fill out their forms in full
- send your completed application to:

Claims Adjudication and Settlement Unit

Motor Vehicle Accident Claims Fund

Ministry of Government and Consumer Services

222 Jarvis Street, 7th Floor

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After you apply

Once we have reviewed your application, we will inform you in writing if you are eligible for compensation from the Fund. Processing times may vary depending on type and complexity of your

claim.

Taking legal action

The Motor Vehicle Accident Claims Fund can pay Ontario's minimum liability limits of up to \$200,000 (including pre-judgment interest) per accident, plus legal costs.

You may sue for:

- general and special damages
- [Family Law Act](#) claims

Consult a lawyer to learn more about suing an uninsured or unidentified motorist. If you don't have a lawyer, you can find one through:

- [The Law Society Referral Service](#)
- [Legal Aid Ontario](#)

If you are being sued and you disagree with the claim, you must file a written dispute with the Fund or with the appropriate court. You may need to consult a lawyer.

For owners and drivers of uninsured vehicles

If you were the owner and/or driver of an uninsured vehicle involved in an accident where someone was injured or property was damaged:

- you must repay the Fund the amount the other person in the accident received
- your driver's licence will be suspended until you have fully repaid the Fund or a repayment schedule is established

If you fail to repay the Fund:

- your property may be seized and sold
- your wages may be withheld
- you may be required to attend a hearing (judgment examination)

In some exceptional circumstances, the Fund may agree to enter into a settlement for payment of the entire outstanding debt if continued payments would cause undue hardship.

How to repay the fund

You can repay the Motor Vehicle Accident Claims Fund in two ways.

Repay in full

You can repay the Fund in full by certified cheque, bank draft or money order, payable to the Minister of Finance.

Due to COVID-19, our offices are closed until further notice and we won't be accepting in-person payments.

Establish a payment agreement

If you do not wish to repay the Fund in full, you can establish an agreement to pay it back in installments.

In a payment agreement:

- the minimum monthly payment is 10% of your gross monthly earnings (a collections officer will establish the exact amount in consultation with you)
- your first repayment must be made to the Fund before your driver's licence can be reinstated

- you will receive a statement 15 days before each subsequent repayment is due, similar to credit card or utility bills
- you will not be charged interest
- [you can make your monthly payment online](#)

To apply for a payment agreement:

- submit a(n):
 - [Application for Restoration of Driver's Licence](#)
 - proof of income and expenses (for example, pay stubs, tax return and receipts)
- if you own a vehicle, have your insurance company submit either a:
 - [Financial Responsibility Certificate \(Form F5\)](#) for proof of insurance
 - F7 form if the policy is cancelled

For more information on collections, contact:

Manager, Enforcement and Administration
Motor Vehicle Accident Claims Fund
Ministry of Government and Consumer Services
222 Jarvis Street, 7th Floor
Toronto, Ontario M7A 0B6
[Tel: 416-250-1422](tel:416-250-1422)
[Toll-free: 1-800-268-7188](tel:1-800-268-7188)
Fax: 416-590-7076
E-mail: mvacf.mcs@ontario.ca

Repay the fund online

If you have already set up a payment agreement, you can pay online.

To repay, you will need:

- your accounts receivable number
- to pay with either a Visa Credit Card, Master Credit Card, Visa Debit Card or Debit Mastercard

[Repay online](#)

Reinstating your driver's licence

Once we receive and approve all required documentation, including your first repayment, your driver's licence will be reinstated within approximately 2-5 business days.

Contact us

For more information or to provide feedback about the Fund you can contact:

Motor Vehicle Accident Claims Fund

Ministry of Government and Consumer Services

222 Jarvis Street, 7th Floor

Toronto, Ontario M7A 0B6

[Tel: 416-250-1422](tel:416-250-1422)

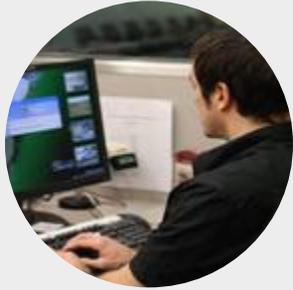
[Toll-free: 1-800-268-7188](tel:1-800-268-7188)

Fax: 416-590-7076

E-mail: mvacf.mcs@ontario.ca

Updated: January 18, 2022

Published: November 03, 2021



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