

VAZHAKALA JOSIS

DLN: **V0979-41258-70730** Ontario
Date of Birth: **1987-07-30**

Report Date: **2025-11-18 08:49:44 EST**
Requestor: **Sujith Sudesan**
Company: **KMI Brokers Inc.**
Comment: **Not available**
Last Data Update: **2025-05-11**
Number of Years of Data: **25**

Address: **41 NEELANDS BARRIE ON L4N7A1**
Number of Policies at this Address: **Not available**
Gender: **Male**
Marital Status: **Married**
Years Licensed: **9**
Years of Continuous Insurance: **8**
Years Claims Free: **0**
Driver Training: **NA**

Number of Claims in Last 6 Years: **4**
Number of At-Fault Claims in Last 6 Years: **2**
Number of Comprehensive Losses in Last 6 Years: **1**
Number of DCPD Claims in Last 6 Years: **1**

Policies

Note: Information related to commercial policies may be incomplete.

#1	2022-11-21 to 2025-11-21	Certas Home and Auto Insurance Company	Active
#2	2021-11-21 to 2022-11-21	Intact Insurance Company	Cancelled - insured's request
#3	2018-11-21 to 2021-11-21	Western Assurance Company	Expired
#4	2017-06-12 to 2018-11-21	The Wawanesa Mutual Insurance Company	Cancelled - non-payment

Claims

#1	Date of Loss 2025-01-23	Certas Home and Auto Insurance Company	At-Fault : 100%
#2	Date of Loss 2024-03-01	Certas Home and Auto Insurance Company	At-Fault : 0%
#3	Date of Loss 2023-02-11	Certas Home and Auto Insurance Company	At-Fault : 0%
#4	Date of Loss 2021-07-02	Western Assurance Company	At-Fault : 100%

Previous Inquiries

2025-11-17 Billyard Insurance Group Inc.

Policy #1		2022-11-21 to 2025-11-21		Certas Home and Auto Insurance Company		Active	
Policy #: XH693058				Effective Date: 2022-11-21			
Policyholder Name: VAZHAKALA JOSIS				Expiry Date: 2025-11-21			
Policyholder Address: 41 NEELANDS BARRIE ON L4N7A1				Cancellation Date: N/A			
Number of Reported Operators: 2							
Number of Private Passenger Vehicles: 1							
Operator: NEETHU MATHEW				Vehicle #1: Other Operator			
DLN: M0813-58408-95113 Ontario				Start of the Earliest Term: 2024-11-21			
Relationship to Policyholder: Spouse/Partner				End of the Latest Term: 2025-11-21			
Year of Birth: 1989							
Operator: VAZHAKALA JOSIS				Vehicle #1: Principal Operator			
DLN: V0979-41258-70730 Ontario				Start of the Earliest Term: 2022-11-21			
Relationship to Policyholder: Self				End of the Latest Term: 2025-11-21			
Year of Birth: 1987							
Vehicle #1: 2024 DODGE/RAM - DURANGO GT 4DR AWD - 1C4RDJDG5RC226782				Coverage: AB, TP-BI, CL, CM, DCPD, TP-PD			
Vehicle Code: 279902				Commuting Distance (One-Way / Annual): 0km / 12000km			
Vehicle Location: L4N				Business Use: 0%			
Vehicle Use: Pleasure				Branding: None			
Type of Use / Vehicle Class: 01 / Private Passenger Vehicle				Gross Vehicle Weight: 2948kg			
Driving Record: 3							

Policy #: **P6RM5244404**Policyholder Name: **VAZHAKALA, JOSIS**Policyholder Address: **41 NEELANDS ST BARRIE ON L4N7A1**Number of Reported Operators: **1**Number of Private Passenger Vehicles: **2**Effective Date: **2021-11-21**Expiry Date: **2023-11-21**Cancellation Date: **2022-11-21**Operator: **VAZHAKALA JOSIS**DLN: **V0979-41258-70730 Ontario**Relationship to Policyholder: **NA**Year of Birth: **1987**Vehicle #1: **Principal Operator**Vehicle #2: **Principal Operator**Start of the Earliest Term: **2021-11-21**End of the Latest Term: **2022-11-21**Vehicle #1: **2023 JEEP - WRANGLER SAHARA 4XE 4DR 4WD - 1C4JJXP66PW504791**Vehicle Use: **Pleasure**Type of Use / Vehicle Class: **01 / Private Passenger Vehicle**Driving Record: **6**Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**Commuting Distance (One-Way / Annual): **0km / 16000km**Business Use: **0%**Vehicle #2: **2021 TOYOTA - SIENNA LIMITED HEV / SIENNA LE HEV / SIENNA XLE HEV / SIENNA XSE HEV - 5TDGRKEC5MS054030**Vehicle Use: **Commute**Type of Use / Vehicle Class: **03 / Private Passenger Vehicle**Driving Record: **0**Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**Commuting Distance (One-Way / Annual): **50km / 20000km**Business Use: **0%**

Policy #: **AH055244404**
Policyholder Name: **JOSIS VAZHAKALA**
Policyholder Address: **192 CALVERLEY TRL,SCARBOROUGH,ON M1C3V9**
Number of Reported Operators: **1**
Number of Private Passenger Vehicles: **3**

Effective Date: **2018-11-21**
Expiry Date: **2021-11-21**
Cancellation Date: **N/A**

Operator: **VAZHAKALA JOSIS**
DLN: **V0979-41258-70730 Ontario**
Relationship to Policyholder: **Self**
Year of Birth: **1987**

Vehicle #1: **Principal Operator**
Vehicle #2: **Principal Operator**
Vehicle #3: **Principal Operator**
Start of the Earliest Term: **2018-11-21**
End of the Latest Term: **2021-11-21**

Vehicle #1: **2021 TOYOTA - HIGHLANDER XLE HEV 4DR AWD - 5TDGBRCH7MS526742**

Vehicle Use: **Commute**
Type of Use / Vehicle Class: **03 / Private Passenger Vehicle**
Driving Record: **4**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**
Commuting Distance (One-Way / Annual): **50km / 20000km**
Business Use: **0%**

Vehicle #2: **2021 TOYOTA - SIENNA LIMITED HEV / SIENNA LE HEV / SIENNA XLE HEV / SIENNA XSE HEV - 5TDGRKEC5MS054030**

Vehicle Use: **Commute**
Type of Use / Vehicle Class: **03 / Private Passenger Vehicle**
Driving Record: **4**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**
Commuting Distance (One-Way / Annual): **50km / 20000km**
Business Use: **0%**

Vehicle #3: **2019 DODGE/RAM - GRAND CARAVAN SXT - 2C4RDGCG8KR768010**

Vehicle Use: **Commute**
Type of Use / Vehicle Class: **02 / Private Passenger Vehicle**
Driving Record: **4**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**
Commuting Distance (One-Way / Annual): **9km / 16000km**
Business Use: **0%**

Policy #: **ANC6544966**Effective Date: **2017-06-12**Policyholder Name: **JOSIS VAZHAKALA**Expiry Date: **2019-06-12**Policyholder Address: **217 ANNE ST NBARRIE ON L4N4T4**Cancellation Date: **2018-11-21**Number of Reported Operators: **1**Number of Private Passenger Vehicles: **1**Operator: **VAZHAKALA JOSIS**Vehicle #1: **Principal Operator**DLN: **V0979-41258-70730 Ontario**Start of the Earliest Term: **2017-06-12**Relationship to Policyholder: **NA**End of the Latest Term: **2018-11-21**Year of Birth: **1987**Vehicle #1: **2017 TOYOTA - COROLLA CE 4DR / COROLLA LE 4DR /
COROLLA S 4DR / COROLLA SE 4DR / COROLLA XSE 4DR -
2T1BURHE9HC889870**Coverage: **AB, AP, TP-BI, DCPD, TP-PD**Vehicle Use: **Commute**Commuting Distance (One-Way / Annual): **10km / 10000km**Type of Use / Vehicle Class: **02 / Private Passenger Vehicle**Business Use: **0%**Driving Record: **1**

Claim #1		Date of Loss 2025-01-23	Certas Home and Auto Insurance Company	At-Fault : 100%
Policyholder Name: VAZHAKALA JOSIS		Coverage: CL		
Policyholder Address: 41 NEELANDS BARRIE ON L4N7A1		Date Reported: 2025-01-28		
Policy #: XH693058		Claim Status: Closed		
Claim #: R2566412				
Total Loss: \$4,214.00				
Total Expense: \$0.00				
KOL20 - Collision: \$4,214.00 (Loss); \$0.00 (Expense);				
Vehicle: 2024 DODGE/RAM - DURANGO GT 4DR AWD - 1C4RDJDG5RC226782				
Type of Use / Vehicle Class: 01 / Private Passenger Vehicle				
Vehicle Loss: Partial				
First Party Driver: VAZHAKALA JOSIS				
First Party Driver DLN: V0979-41258-70730 Ontario				
First Party Driver Date of Birth: 1987-07-30				
First Party Driver Listed on Policy: Yes				
First Party Driver Excluded: Not available				
First Party Driver At-Fault: 100%				
Third Party Driver: *****				
Third Party Driver DLN: *****				
Third Party Driver Insurer Name: Not available				
Third Party Driver Policy #: 00000000000000000000				
Third Party Driver At-Fault: Not available				

Claim #2		Date of Loss 2024-03-01		Certas Home and Auto Insurance Company		At-Fault : 0%	
Policyholder Name: VAZHAKALA JOSIS				Coverage: CM			
Policyholder Address: 41 NEELANDS BARRIE ON L4N7A1				Date Reported: 2024-03-06			
Policy #: XH693058				Claim Status: Closed			
Claim #: R0876532							
Total Loss: \$6,158.00							
Total Expense: \$0.00							
KOL23 - Theft of the entire vehicle: \$6,158.00 (Loss); \$0.00 (Expense);							
Vehicle: 2023 JEEP - WRANGLER SAHARA 4XE 4DR 4WD - 1C4JJXP66PW504791							
Type of Use / Vehicle Class: 01 / Private Passenger Vehicle							
Vehicle Loss: Partial							
First Party Driver: Not available							
First Party Driver DLN: Not available							
First Party Driver Date of Birth: Not available							
First Party Driver Listed on Policy: No							
First Party Driver Excluded: Not available							
First Party Driver At-Fault: 0%							
Third Party Driver: *****							
Third Party Driver DLN: *****							
Third Party Driver Insurer Name: Not available							
Third Party Driver Policy #: 00000000000000000000							
Third Party Driver At-Fault: Not available							

Claim #3		Date of Loss 2023-02-11	Certas Home and Auto Insurance Company	At-Fault : 0%
Policyholder Name: VAZHAKALA JOSIS		Coverage: DCPD		
Policyholder Address: 41 NEELANDS BARRIE ON L4N7A1		Date Reported: 2023-03-29		
Policy #: XH693058		Claim Status: Closed		
Claim #: Q9010382				
Total Loss: \$2,396.00				
Total Expense: \$0.00				
KOL16 - Other Property Damage to insured vehicle: \$2,396.00 (Loss); \$0.00 (Expense);				
Vehicle: 2023 JEEP - WRANGLER SAHARA 4XE 4DR 4WD - 1C4JJXP66PW504791				
Type of Use / Vehicle Class: 01 / Private Passenger Vehicle				
Vehicle Loss: Partial				
First Party Driver: VAZHAKALA JOSIS				
First Party Driver DLN: V0979-41258-70730 Ontario				
First Party Driver Date of Birth: 1987-07-30				
First Party Driver Listed on Policy: Yes				
First Party Driver Excluded: Not available				
First Party Driver At-Fault: 0%				
Third Party Driver: *****				
Third Party Driver DLN: *****				
Third Party Driver Insurer Name: Not available				
Third Party Driver Policy #: 00000000000000000000				
Third Party Driver At-Fault: Not available				

Claim #4	Date of Loss 2021-07-02 Western Assurance Company	At-Fault : 100%
Policyholder Name: JOSIS VAZHAKALA Policyholder Address: 192 CALVERLEY TRL,SCARBOROUGH,ON M1C3V9 Policy #: AH055244404 Claim #: 0001468495		Coverage: AB, CL Date Reported: 2021-07-14 Claim Status: Closed
Total Loss: \$21,746.00 Total Expense: \$255.00 KOL20 - Collision: \$19,631.00 (Loss); \$254.00 (Expense); KOL41 - Medical, excluding rehabilitation and extended care: \$2,115.00 (Loss); \$1.00 (Expense);		
Vehicle: 2009 NF Type of Use / Vehicle Class: 03 / Private Passenger Vehicle Vehicle Loss: Total		
First Party Driver: VAZHAKALA JOSIS First Party Driver DLN: V0979-41258-70730 Ontario First Party Driver Date of Birth: 1987-07-30 First Party Driver Listed on Policy: Yes First Party Driver Excluded: No First Party Driver At-Fault: 100%		
Third Party Driver: ***** Third Party Driver DLN: ***** Third Party Driver Insurer Name: Not available Third Party Driver Policy #: 00000000000000000000 Third Party Driver At-Fault: Not available		