

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**

Policyholder Name: **VAZHAKALA JOSIS**

Policyholder Address: **41 NEELANDS BARRIE ON L4N7A1**

Number of Reported Operators: **2**

Number of Private Passenger Vehicles: **1**

Operator: **NEETHU MATHEW**

DLN: **M0813-58408-95113 Ontario**

Relationship to Policyholder: **Spouse/Partner**

Year of Birth: **1989**

Operator: **VAZHAKALA JOSIS**

DLN: **V0979-41258-70730 Ontario**

Relationship to Policyholder: **Self**

Year of Birth: **1987**

Vehicle #1: **2024 DODGE/RAM - DURANGO GT 4DR AWD - 1C4RDJDG5RC226782**

Vehicle Code: **279902**

Vehicle Location: **L4N**

Vehicle Use: **Pleasure**

Type of Use / Vehicle Class: **01 / Private Passenger Vehicle**

Driving Record: **3**

Effective Date: **2022-11-21**

Expiry Date: **2025-11-21**

Cancellation Date: **N/A**

Vehicle #1: **Other Operator**

Start of the Earliest Term: **2024-11-21**

End of the Latest Term: **2025-11-21**

Vehicle #1: **Principal Operator**

Start of the Earliest Term: **2022-11-21**

End of the Latest Term: **2025-11-21**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**

Commuting Distance (One-Way / Annual): **0km / 12000km**

Business Use: **0%**

Branding: **None**

Gross Vehicle Weight: **2948kg**

Policy #2 2021-11-21 to 2022-11-21 Intact Insurance Company

Cancelled - insured's request

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**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**

Vehicle Use: **Pleasure**
Type of Use / Vehicle Class: **01 / Private Passenger Vehicle**
Driving Record: **6**

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**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**

Vehicle Use: **Commute**
Type of Use / Vehicle Class: **03 / Private Passenger Vehicle**
Driving Record: **0**

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**

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**

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): **50km / 20000km**
Business Use: **0%**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**

Commuting Distance (One-Way / Annual): **50km / 20000km**
Business Use: **0%**

Coverage: **AB, TP-BI, CL, CM, DCPD, TP-PD**

Commuting Distance (One-Way / Annual): **9km / 16000km**
Business Use: **0%**

Policy #4

2017-06-12 to 2018-11-21 The Wawanesa Mutual Insurance Company

Cancelled - non-payment

Policy #: **ANC6544966**

Policyholder Name: **JOSIS VAZHAKALA**

Policyholder Address: **217 ANNE ST NBARRIE ON L4N4T4**

Number of Reported Operators: **1**

Number of Private Passenger Vehicles: **1**

Operator: **VAZHAKALA JOSIS**

DLN: **V0979-41258-70730 Ontario**

Relationship to Policyholder: **NA**

Year of Birth: **1987**

Vehicle #1: **2017 TOYOTA - COROLLA CE 4DR / COROLLA LE 4DR / COROLLA S 4DR / COROLLA SE 4DR / COROLLA XSE 4DR - 2T1BURHE9HC889870**

Vehicle Use: **Commute**

Type of Use / Vehicle Class: **02 / Private Passenger Vehicle**

Driving Record: **1**

Effective Date: **2017-06-12**

Expiry Date: **2019-06-12**

Cancellation Date: **2018-11-21**

Vehicle #1: **Principal Operator**

Start of the Earliest Term: **2017-06-12**

End of the Latest Term: **2018-11-21**

Coverage: **AB, AP, TP-BI, DCPD, TP-PD**

Commuting Distance (One-Way / Annual): **10km / 10000km**

Business Use: **0%**

Claim #1

Date of Loss 2025-01-23 Certas Home and Auto Insurance Company

At-Fault : 100%

Policyholder Name: **VAZHAKALA JOSIS**

Policyholder Address: **41 NEELANDS BARRIE ON L4N7A1**

Policy #: **XH693058**

Claim #: **R2566412**

Coverage: **CL**

Date Reported: **2025-01-28**

Claim Status: **Closed**

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**

Policyholder Address: **41 NEELANDS BARRIE ON L4N7A1**

Policy #: **XH693058**

Claim #: **R0876532**

Coverage: **CM**

Date Reported: **2024-03-06**

Claim Status: **Closed**

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**

Policyholder Address: **41 NEELANDS BARRIE ON L4N7A1**

Policy #: **XH693058**

Claim #: **Q9010382**

Coverage: **DCPD**

Date Reported: **2023-03-29**

Claim Status: **Closed**

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 #: **00000000000000000000000000000000**

Third Party Driver At-Fault: **Not available**