Instant Risk Coverage Inc.
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SUITE 3403, 628 FLEET ST
TORONTO, ONTARIO, CANADA
M5V 1A8

HOW TO USE THE IRC PORTAL

NAME OF YOUR BROKER: FCA

Note: Any coverage questions should be directed to your Insurance Broker. Should you need technical help while using the portal, click the support help link.

LINK TO PORTAL: **Caledon.instantriskcoverage.com**

STEP BY STEP DIRECTIONS:

1. Click on “Create Account”. Use the name your rental agreements will be under. This will allow the policy documents to be issued correctly.
2. Create a “Password”. The password must be at least 6 characters long and contain 1 Capital letter, 1 Lowercase letter, and 1 number.
3. The system will then ask you to log back on using the Account Name and Password you created.
4. After successfully logging in, complete your account profile by adding in your address, telephone number, and email address. This will allow the policy documents to be issued from the system. Once your profile is complete, you are ready to purchase coverage.
5. INITIATE COVERAGE – Click on “Add Event”, then follow the step-by-step directions. This will prompt you through the process of identifying the type of event and the amount of coverage required.
6. REQUEST REVIEW – At the end of the above process, you will be provided with a summary of the event and the type of coverage you are requesting insurance for. At this time, you can go back and revise anything that is not reflected correctly for the type of coverage, or limit of coverage, you are requiring.
7. QUOTE – Once you have reviewed the insurance coverage request, you will be presented with a quotation for the insurance coverage you wish to purchase.
8. PURCHASE – Should you wish to proceed with the coverage, select “Purchase.” You will be asked a few additional questions to ensure you understand the coverage and exclusions in the policy, then asked to enter your credit or debit card information to confirm payment.
9. POLICY DOCUMENTS – Once payment is completed, the system will automatically provide you with a PDF of the documents, as well as send a copy to your email. The wordings that are provided with the documents can be found under our Policy Information tab.
10. REVIEW OF PRIOR PURCHASES – Should you wish to not purchase coverage immediately, or wish to review past purchases, click on “past purchase” and all of your prior coverage activity will be listed. Additionally, unpurchased coverage will also be listed, allowing you to complete the purchase at any time by following steps 6 and 7 above.