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What To Do If Your Car's Licence Plates Are Stolen in Ontario

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Even though Ontario is a relatively safe province to live in, Ontarians do experience their fair share of crime and vandalism, especially when it comes to vehicles.

Most car thieves and vandals tend to target high-value items like laptops, smartphones and wallets, but it's not uncommon for them to steal things like licence plates as well.

Do you know what to do if you need to replace a stolen licence plate in Ontario? Taking the time to learn what you need to do can help you if something ever happens to your vehicle.

Continue reading to learn more.

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How to replace a stolen licence plate in Ontario

Was your licence plate recently stolen? If so, you probably want to know what you need to do in order to replace it.

Thankfully, the licence plate replacement process is relatively straightforward.

First, you'll need to visit your local ServiceOntario and provide them with the following information:

- A valid form of identification (driver's licence, health card, etc.)
- Proof of insurance
- The plate and vehicle section of your vehicle permit
- The replacement plate (when applicable)
- A replacement declaration form (police service information is necessary)

Once you've provided the ServiceOntario attendant with the necessary information, all you need to do is cover the \$59 replacement fee and...Voila! You've officially replaced your stolen licence plate.

How to replace a lost or damaged licence plate in Ontario

The process for replacing a lost or damaged licence plate in Ontario is very similar to the process for replacing a stolen plate.

To replace a lost or damaged licence plate, you need to visit ServiceOntario and provide them with the required personal information.

You'll need to provide the following information to replace a lost licence plate:

- A valid form of identification (driver's licence, health card, etc.)
- Proof of insurance
- The plate and vehicle section of your vehicle permit
- The replacement plate (when applicable)
- A replacement declaration form (police service information is not necessary)

On the other hand, if you need to replace a damaged plate, you'll need to provide the following information:

• A valid form of identification (driver's licence, health card, etc.)

- Proof of insurance
- The plate and vehicle section of your vehicle permit
- The damaged licence plate

The fees to replace a lost or damaged licence plate are also \$59.

Did you lose your vehicle permit? You can replace it at your local ServiceOntario for an additional fee.

Do you need to report a stolen licence plate in Ontario?

The authorities in Ontario highly encourage all drivers to file a police report if their vehicle's licence plates are stolen.

Filing a report with the police helps the authorities crack down on drivers that use stolen licence plates for criminal activities.

Criminals will steal licence plates to hide their identities while they drive; this is most common with criminals who have been caught stealing cars, racing or in hit-and-run scenarios. Some criminals will even sell stolen licence plates on the black market, allowing them to profit from their illegal actions.

Filing a police report also helps the authorities keep their licence plate records up to date. This makes it significantly easier for them when they need to perform an accurate stolen licence plate search in Ontario.

And as we mentioned earlier in today's article, you need to supply ServiceOntario with police services information in order to replace your stolen plate.

From helping the police perform Ontario licence plate checks to replacing your old plate, there are several reasons why you file a police report after your licence plate is stolen from your vehicle.

Can you report a stolen vehicle licence plate online in Ontario?

It depends — some cities in Ontario allow motorists to replace their stolen plates online, whereas others require motorists to file a report in person.

You can confirm your local police department's requirements by visiting their website.

How to protect your vehicle from theft

Like most drivers in Ontario, you most likely cherish your car and want to keep it safe. If you've fallen victim to car theft, you should consider using the following tips and tricks:

- Park your vehicle in a locked garage overnight
- Invest in security cameras
- Set up or join a neighbourhood watch program
- Purchase a high-quality car alarm or other anti-theft devices

Making use of these tips should drastically reduce the chances of being targeted for licence plate theft.

Does a stolen vehicle licence plate affect your car insurance rates in Ontario?

Unless you choose to file an insurance claim (which we wouldn't recommend in this scenario), you should not see an increase in your car insurance rates if your licence plate was stolen from your vehicle in Ontario.

When you file an insurance claim, you need to cover the deductible. Most drivers have a car insurance deductible of \$1,000 (or more), which is significantly more than the cost of replacing a stolen car licence plate. Furthermore, when you file a car insurance claim, you'll most likely see an increase in your insurance rates.

So, even though replacing stolen vehicle licence plates can be a hassle, most insurance experts recommend covering the costs independently.

That being said, you should let your car insurance provider know if your vehicle was damaged in the process (even if you don't intend to file a car insurance claim).

Speaking of insurance, would you like to reduce your premium by as much as 25%? Then you should think about teaming up with one of our Surex insurance advisors.

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