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Information contained in this document is of an indicative nature only and is in no way binding on the Société de l'assurance automobile du Québec.

Legal Deposit – Bibliothèque nationale du Québec, 1995 ISBN – 2-550-26404-5 **Travel** For most of us, means vacation time and well-deserved rest. Several days, or even months, are often spent planning, identifying interesting places to visit or fixing a route to follow.

Trouble-Free

Vacations

Unfortunately, a road accident can happen at any time and, in the excitement surrounding departure, we can often forget to take certain precautions which might prevent a critical situation from turning into a nightmare.

This publication sets out in the form of a checklist the precautions that should be taken before leaving on a trip outside Québec that will involve car travel. It will also be of help to all travellers, whether drivers, passengers, pedestrians or cyclists, as it gives practical advice on what action to take in the event of an accident. Read it carefully before leaving, slip it into your luggage and put your worries behind you.

### Automobile insurance: better safe than sorry

Before

Leaving

To avoid unwelcome situations, you would be welladvised to make certain changes in your current automobile insurance policy before leaving, or else to take certain precautions when you rent a vehicle.

Our automobile insurance system in Québec is very different from that of most other jurisdictions. It is divided into two distinct areas: bodily injury, covered by a public plan administered by the Société de l'assurance automobile du Québec, and damage to property, covered by private insurers.

# What coverage is offered by the Société de l'assurance automobile du Québec outside Québec?

Wherever you are in the world, if you have an automobile accident, the Société de l'assurance automobile du Québec will compensate you for bodily injury, regardless of who was at fault, just as if the accident had happened in Québec. If you need hospital care for injuries sustained in an accident, the Régie de l'assurance maladie du Québec will refund the amounts you are entitled to and the Société de l'assurance automobile du Québec will cover any excess cost. Upon your return to Québec, you can claim all the types of compensation to which you are entitled: income replacement indemnities, indemnities for aftereffects of injury such as a diminished quality of life, pain and suffering, for death, and others.

However, to remain covered by the Québec automobile insurance plan, your stay abroad must not last longer than 6 months (182 days). Although the Société de l'assurance automobile du Québec will compensate you for your own injuries, it will not pay for any bodily injury you may cause to other people when operating a vehicle outside Québec. This will be covered by your own liability insurance, which will be discussed later.

### Is extra coverage necessary?

Before leaving, you should ensure you have coverage in the two following areas:

## Liability insurance for injury or damage caused to others.

In Québec, the minimum compulsory coverage for injury or damage caused to others in automobile accidents is \$50,000 although many drivers choose a higher amount.

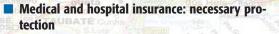
When travelling outside Québec, extra protection becomes even more important since it must cover not only damage to property, as in Québec, but also bodily injury caused to other parties.

Thus, in order to avoid paying out large sums of money in the event of an accident, you should take one million dollars in coverage. Some insurers even advise setting the figure at two million dollars.

#### Collision insurance to cover damage to your own vehicle

Collision insurance, which is not compulsory in Québec, provides immediate reimbursement of the total cost of damage to your own vehicle. When you are responsible for an accident, this means you pay only the amount of the deductible stated in your policy, the difference being paid by the private-sector insurer. Outside Québec, collision insurance can be very useful, since you will not have to take court action against the person responsible for the accident in order to obtain sufficient compensation. You will be reimbursed by your insurer under your collision insurance.





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The Régie de l'assurance maladie du Québec, in the event of sudden illness or emergency, allows for the reimbursement of hospital expenses outside Canada at the current rate in Québec, which is limited to \$50 a day for care in an outpatient clinic of a hospital and \$100 daily for an emergency hospitalization. Physicians' fees are reimbursed by the Régie at the same rate as if the services were rendered in Québec. Knowing that in the United States, for example, professional health services are generally four to five times more expensive than in Québec and that a hospital room may cost US\$1,200 per day, and up to US\$2,000 in intensive care, it is easy to understand that extra coverage is necessary. This is why taking out medical and hospital insurance before leaving is highly recommended. In the event of illness, or where hospital care is needed, your insurance will reimburse the difference between what the Régie pays and the actual costs incurred.

Even though in the case of an automobile accident the extra cost of hospital treatment will be covered by the Société de l'assurance automobile du Québec and not by your medical and hospital insurance, it could still help you, as will be seen later, in gaining admission to a hospital.

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<sup>\*</sup> Information about hospitalization in Canada outside Québec is given on p. 17.





# Obtaining the Necessary Protection =

## Medical and hospital insurance

In general, medical and hospital insurance can be taken out in travel agencies, automobile associations and at most insurance companies. In addition, medical and hospital insurance is offered in the group insurance plans of many companies; find out if your plan includes it.

### Liability insurance and collision coverage

#### If you use your own vehicle for a trip elsewhere in Canada or to the United States

Contact your private insurer to raise the amount of your liability insurance. Check with your insurer to find out if you have already collision coverage; if not, it is highly recommended that you add this protection.

#### If you use a car rented elsewhere in Canada or in the United States

#### Injury or damage to third parties

The insurance of the owner of the vehicle is primary and your insurance is necessary only where the owner's insurance is insufficient. As a precaution, have the amount of your liability insurance increased as if you were using your own vehicle.

#### Damage to the rented vehicle

To cover the damage that you, or your spouse, might cause to the vehicle, ask your insurer to include the FAQ-27 endorsement. Please note that this endorsement does not cover any person other than yourself and your spouse, unless you add other drivers to the contract (FAQ-2).

Coverage can be obtained through the rental company by taking out a "Collision Damage Waiver" (CDW) for a daily premium; this protection can however be expensive.

Some credit cards of the "Affinity" or "Prestige" type offer coverage if the card is used to pay the rental charges. As the coverage offered sometimes includes certain restrictions, caution is advised.

#### If you plan to use the car of a friend or relative in Canada or the United States

Ask if the car is insured. Ask your own insurer if you have the necessary protection, and have the endorsement FAQ-27 added to your policy to cover damage you or your spouse might cause to the vehicle.

#### If you use a car rented in Europe or an overseas country

If you have chosen a European leasing scheme (*achat-rachat*), sufficient coverage is normally included. However, if you rent a car, you should take out the coverage offered by the rental company in order to be sufficiently protected.

#### If you plan to use the car of a friend or relative in Europe or in an overseas country

This is not recommended because your policy only valid in Canada and the United States; you will not be covered by insurance. However, if this is your choice, ask your insurer, or the person lending you the car in a foreign country, for further information.



# A word of warning concerning Mexico

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If you rent a car in the United States and intend to drive in Mexico as well as the U.S., it is imperative to inform the rental company; if you fail to do so, or fail to pay the required supplement, you will not have valid coverage for Mexico. Also, if you rent a car in Mexico, you should take out all the coverage offered by the rental company. If you intend to drive your own vehicle in Mexico, ask your insurance company for information on the protection you need.

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#### N.B.

It is always important when you rent a car to read all the clauses of the contract carefully to be certain of getting the protection you need.

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# What precautions should be taken at the scene of an accident?

When you are directly or indirectly involved in an automobile accident outside Québec, whether you have sustained damage to property or bodily injury, these are some of the things you should do at the site of the accident:

- Stay in the area without discussing the accident or accepting responsibility for it.
- Make sure the local police force is contacted as soon as possible. A police report must be drawn up even where damage is slight. Try and obtain a copy of the report where possible.
- Get the following information concerning the occupants of the other vehicle:
  - the name and address of the driver
  - the name and address of the owner, where different
  - the make, model and year of the vehicle
  - the licence plate number, state or country, and the name of the other party's insurer.
- Write down the name and address of witnesses or, at the very least, the licence plate number of their vehicle. Give out this information only to your insurance company.
- Write down all the details of the accident (position of the vehicles before and after the accident, road conditions, etc).
- If you have a camera, take photographs (damage to vehicles, skid marks, etc).

Of course, if you are seriously injured and cannot carry out the steps listed above, the police report drawn up at the scene of the accident will be the main source of information for your insurer and for the Société de l'assurance automobile du Québec.

# What supporting documents should be kept after an accident?

If the accident happened while driving a rented vehicle, keep a copy of the rental contract. In all cases, keep bills and receipts concerning any supply or service (for example, medication, medical treatment, transport) that was needed because of the accident or during hospitalization. You must be able to show these supporting documents when you apply to the Société de l'assurance automobile du Québec, the Régie de l'assurance maladie du Québec or your insurer for reimbursement.



# What should be done in the event hospitalization is required?

#### Medical and hospital insurance, a key to better access

Certain foreign hospitals, not knowing whether people from outside the country have the means to pay for treatment, are reluctant to admit them. In such a case, the fact that you hold a medical and hospital insurance policy can make your admission easier and help you avoid many problems. Before leaving, it is always wise to make sure you are carrying proof of insurance. However, many American hospitals are aware of the Québec health care system and automobile insurance plan. It will sometimes help to show your health insurance card.

#### In Canada, show your health insurance card

In the other provinces of Canada, you must show your Québec health insurance card upon admission to hospital. In this way, the costs of hospital care will be billed directly to the Régie de l'assurance maladie du Québec and professional health care services will be reimbursed according to the current Québec rates. Before leaving, check the expiry date of your health insurance card and ensure that it will be valid throughout your trip.

#### If you need help

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Most companies offering medical and hospital insurance have help available by telephone up to 24 hours a day in some cases.

If, following an automobile accident, you are in a complicated situation or foresee a long stay in hospital, get in touch with the Société de l'assurance automobile du Québec as soon as possible by telephoning:

### 1 800 463-6898

during regular business hours: 8:30-12:00 and 1:00-4:30, Mon.-Fri. (toll free within Canada and the United States).

The Société will examine your situation and see that you get all necessary help.

If the accident has less serious consequences, you can wait until getting back to Québec to file a claim with the Société for compensation.

1 800 463-6898

## Accidents outside Québec

What to Do

Once You're

If you were injured in an accident that occurred outside Québec, you may claim resulting medical expenses (hospitalization costs, professional fees):

#### If you have not yet paid

Send all invoices to the Société de l'assurance automobile du Québec, which requires the originals.

#### If you have already paid

File a claim with the Régie de l'assurance maladie du Québec. Forms entitled "Application for reimbursement" are provided for this reason by the Régie. Your duly completed form must be accompanied by the appropriate supporting documents (detailed account, proof of payment for each bill paid, etc.). Please note that the Régie will require the original documents.

You will be reimbursed for your expenses by this agency according to the provisions of the Hospital Insurance Act and the Health Insurance Act. The supporting documents will be automatically forwarded by the Régie to the Société, which will then reimburse the portion of the amount that was not paid by the Régie and to which you are eligible under the Automobile Insurance Act.

Fill out a Claim for Compensation in either case and send it to the Société de l'assurance automobile du Québec.

### Can the person responsible for an automobile accident outside Québec be sued?

If you have a recourse under the laws of the place where the accident occurred, proceedings can be taken against the party responsible. However, before doing so, the Société de l'assurance automobile du Québec must be informed since it has a right of priority which it may decide to exercise. In addition, before starting proceedings, you should be aware of the legal costs involved compared to the amount you stand to gain.

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Montréal (loca Québec (city a	Loke	(514) 873-7620 (418) 643-7620
From elsewhe	Kabgo	Yanadok Wonsan
province (toll Internet:	SONGNIM	1 800 361-7620 saaq.gouv.qc.ca
In case of an a 1 888 810		
In case of an a	accident ou	tside Québec
Toll free within 1 800 463 During regular busic	-6898	the United States: 12:00 and 1:00-4:30, MonFri.
Other useful t	elephone r	umbers

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Régie de l'assurance maladie du Québec		
Québec City:	646-4636	
Montréal:	864-3411	
Elsewhere in Québec:	1 800 561-9749	

#### Insurance Bureau of Canada Montréal: Elsewhere in Québec:

Private insurer

Health insurance

Other useful references in case of accident

Telephone

Telephone

288-6015

1 800 361-5131

Telephone