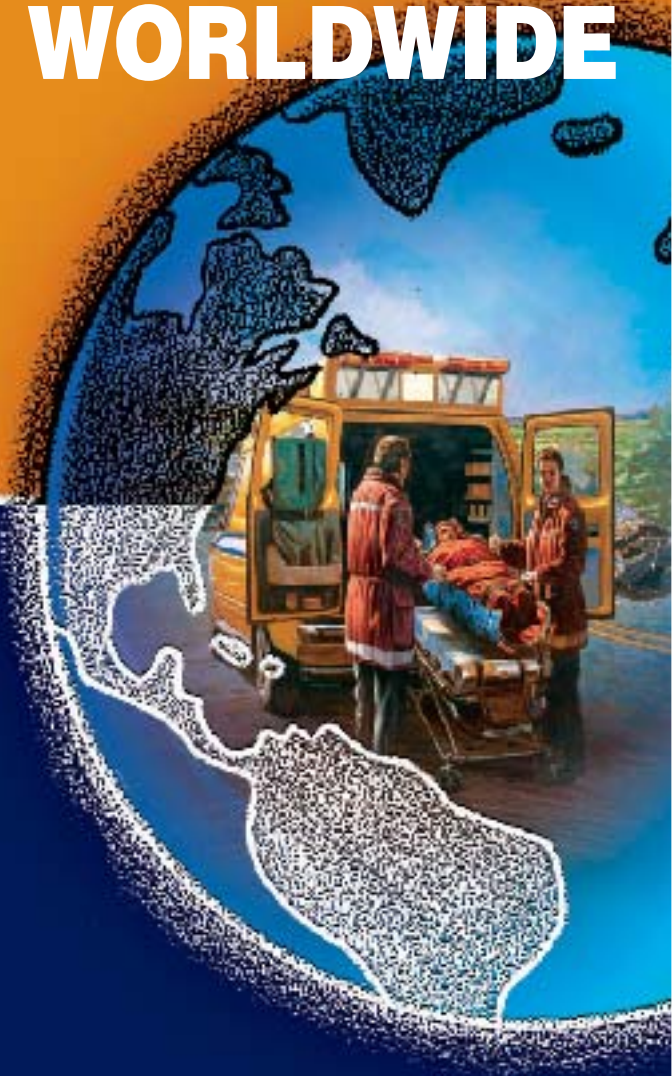


QUÉBEC'S PUBLIC  
AUTOMOBILE  
INSURANCE PLAN

# INSURANCE COVERAGE WORLDWIDE



Québec 

# Who

**is covered by the public plan?**

All Québec residents are granted the protection from financial ruin afforded by their province's automobile insurance plan, which ensures compensation for **bodily injury** resulting from a motor vehicle accident, wherever it occurs **regardless of which party is at fault.**

Under the plan, Quebecers injured in an accident are compensated, whether they were an automobile driver or passenger, a pedestrian cyclist, motorcyclist or other road user, at the time of the mishap.

## Property damage

To complete the protection offered by the public plan, the Automobile Insurance Act requires the owner of a motor vehicle traveling in Québec to hold liability insurance for at least **\$50,000**. This additional coverage for **property damage** that might be caused by the holder's vehicle to another party is available from private insurers.



# Outside

## Québec

Whether or not they are at fault, Quebecers **injured** in a road accident while they are outside the province are entitled to the same compensation under the public plan as if the accident had occurred in Québec. In such event, a Claim for Compensation must be submitted to the Société de l'assurance automobile du Québec (SAAQ).

However, **if a Quebecer is responsible for the accident**, he or she may be sued in the courts of the jurisdiction where the accident occurred for compensation of bodily injury and property damage caused. The Quebecer is then protected by the mandatory liability insurance which in such a case covers both bodily injury and property damage to another party. The insurance protection must be of a sufficient amount.

## On-the-job

### automobile accidents

Any claim for compensation in connection with automobile accidents that occur on the job must be submitted to the Commission de la santé et de la sécurité du travail (CSST). A claimant who has been turned down by the CSST may then file a claim for compensation with the Société.



## Types of accident

# not covered

Some types of accident are not covered by the public plan and the persons involved are not entitled to compensation.

Such is the case of :

- **an accident that occurs in an automobile race, contest or show;**
- **bodily injury sustained while doing automobile maintenance, repairs, modifications or improvements;**
- **an accident involving a snowmobile or other vehicle intended for off-road use,** unless the collision involves a moving motor vehicle authorized to travel on a public highway (ex: car-snowmobile crash);
- **an accident involving specialized equipment (ex.: snow removal equipment) or a farm tractor,** unless the collision involves a moving motor vehicle authorized to travel on a public highway (ex.: car-tractor crash);
- **bodily injury caused by equipment which can function independently from the vehicle of which it is a part (ex.: the ladder of a fire truck) when that vehicle is stopped.**

In the latter three cases, the vehicle or equipment owner must take out appropriate coverage with a private insurer for any bodily injury and property damage that might be caused by the vehicle or equipment.

*Someone who is unsure that an accident in which he or she was involved is covered by the public plan should file a Claim for Compensation with the Société; staff will advise the claimant of eligibility.*

# Compensation

## for injuries

The Société pays compensation in one or more of the following forms to the victims of bodily injury sustained in a motor vehicle accident or their family:

- an income replacement indemnity
- the reimbursement of certain expenses incurred due to the accident (ex.: medication, replacement of clothing damaged, home care expenses, etc.)
- a lump-sum indemnity for the loss of an entire school year or a semester at the postsecondary level
- a lump-sum indemnity for aftereffects such as pain, mental suffering and loss, of enjoyment of life
- a care allowance
- the cost of any rehabilitation measures
- a job loss indemnity
- a lump-sum death benefit to the surviving spouse and dependants
- a lump sum to cover funeral costs.



**Call TOLL FREE :**

**1 888 810-2525**

**from within Québec**


**1 800 463-6898**

**from elsewhere in Canada or from the U.S.**

The public plan administered by the SAAQ covers all Quebecers injured in a road accident wherever the mishap occurs, regardless of fault.

For information or to claim compensation, telephone the Société de l'assurance automobile du Québec.

Société de l'assurance  
automobile

**Québec** 

# If **injured**

**in a motor vehicle accident:**

- 1 call the **POLICE** to the scene so a report can be made of the accident;
- 2 see a **PHYSICIAN** without delay and have all signs of injury entered on the doctor's report;
- 3 contact the **SOCIÉTÉ** as soon as possible to file a claim for compensation;
- 4 notify your **INSURER** of any property damage caused.



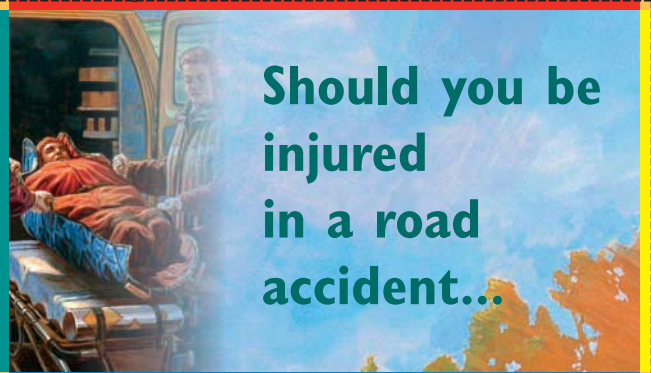
## What if you are **hospitalized** outside Québec?

Should the injuries you sustained in an accident outside Québec require a lengthy hospitalization, the SAAQ will take care of having you returned to Québec if the situation warrants.

To contact the SAAQ by phone:

**1 877 229-0536** (toll free)  
from Canada or the USA

**1 418 528-4579** (collect)  
from elsewhere in the world



**Should you be  
injured  
in a road  
accident...**



## **How to** **File for**

### **Compensation with the Société**

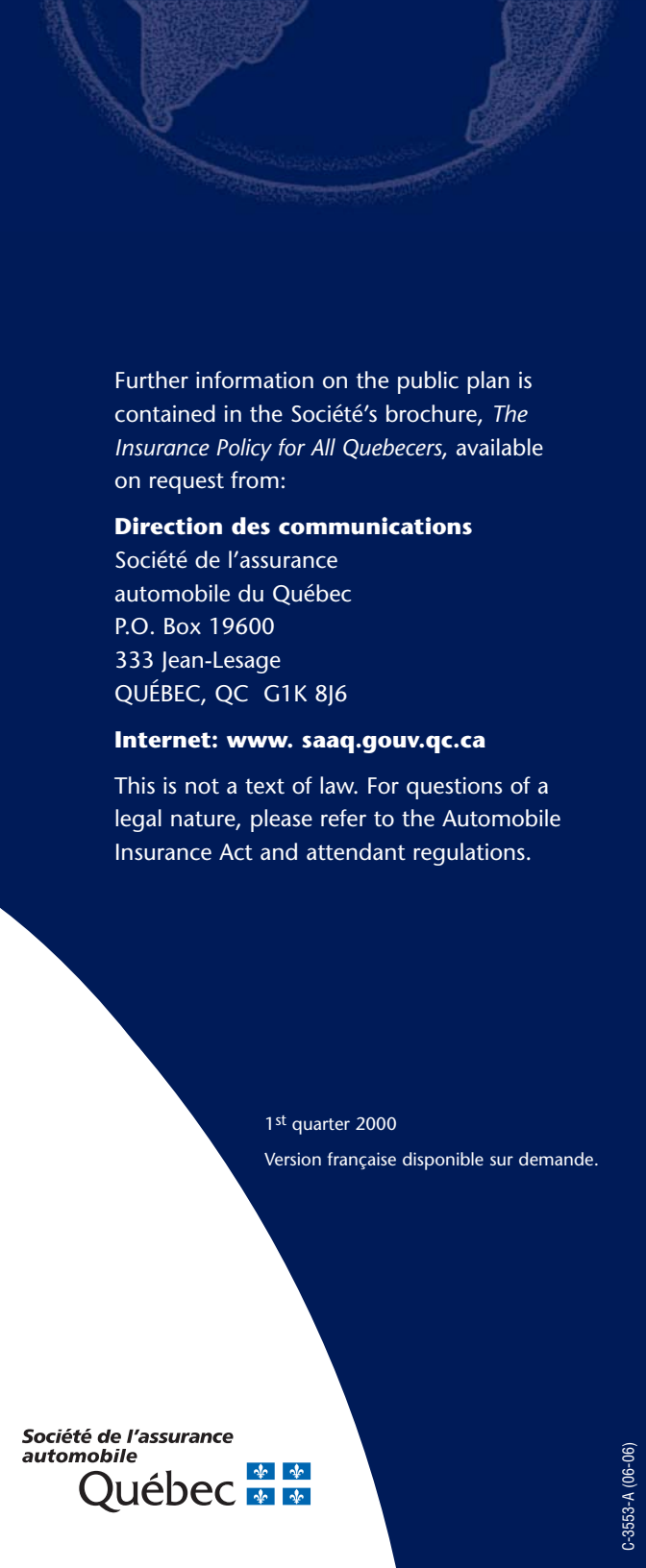
As soon as possible after the accident, you or your agent should get in touch with the Société by calling **TOLL FREE :**

**1 888 810-2525**  
from within Québec

**1 800 463-6898**  
from elsewhere in Canada  
or from the U.S.

The Société will provide the forms and explanatory documentation needed to file a claim for compensation.

Help will be provided free of charge by the Société to assist in preparing a claim. A Société representative could go to the hospital or your home, to help you complete the form and submit documents.



Further information on the public plan is contained in the Société's brochure, *The Insurance Policy for All Quebecers*, available on request from:

**Direction des communications**

Société de l'assurance  
automobile du Québec  
P.O. Box 19600  
333 Jean-Lesage  
QUÉBEC, QC G1K 8J6

**Internet: [www. saaq.gouv.qc.ca](http://www.saaq.gouv.qc.ca)**

This is not a text of law. For questions of a legal nature, please refer to the Automobile Insurance Act and attendant regulations.

1<sup>st</sup> quarter 2000

Version française disponible sur demande.

**Société de l'assurance  
automobile**

**Québec**

