

# Liability Insurance

FOR PROPERTY DAMAGE



## Mandatory Liability Insurance

To guarantee compensation in the event of an accident for property damage caused by a vehicle, the *Automobile Insurance Act* **requires** that you carry liability insurance:

- of at least \$50,000 as the owner of a motor vehicle operated on Québec roads;
- carriers must have coverage of \$1,000,000, or
- of \$2,000,000 if they transport dangerous substances.

Under the *Act respecting off-highway vehicles*, all-terrain vehicle (ATV) and snowmobile owners must carry at least \$500,000 of coverage for bodily injury and property damage that could be caused by their vehicle.

**Policies providing this third-party coverage are offered by private insurers.**

The owner who uses or allows the use of his/her vehicle without liability insurance coverage commits an offence punishable by a fine:

- of at least \$325 if operated on Québec roads;
- of at least \$250 for the same off-road offence;
- of at least \$750 for carriers.



## Required documents

When driving, or having care or control of a vehicle, you are required by the *Highway Safety Code* to have with you:

- proof of liability insurance coverage;
- your driver's licence;
- the vehicle's registration certificate.

This applies to:

- public roadways;
- private roads open to public vehicle traffic;
- shopping centre parking lots;
- other areas where vehicle use by the public is allowed;
- roads under the jurisdiction of the Ministère des Ressources naturelles et de la Faune.

## Request for Proof of Insurance

The Société de l'assurance automobile du Québec may at any time ask you to supply proof of insurance coverage, and more specifically where you could not produce a valid insurance slip at the scene of an accident or on the request of a police officer.

To comply, send:

- a photocopy of your insurance slip to the SAAQ;
- the detachable section of the request. If you own more than one vehicle, reply only for the vehicle indicated on the request.

Keep the original of your insurance slip. If no longer in your possession, the insurance company or your agent can supply a duplicate.

## Failure to Comply

Failure to comply with a request for proof of insurance within the time allowed will lead to prohibition of the operation of your vehicle. You may also be fined between \$300 and \$600 if you operate a vehicle whose use on the road has been prohibited.

## Has Your Vehicle Been Sold or Placed in Storage?

If you have received a request for proof of insurance concerning a vehicle that you have sold, placed in storage or discarded without having informed the SAAQ, you must:

- go to one of its service outlets;
- **or**
- telephone to have the change recorded.

*Remember that you remain liable for any property damage caused by use of the vehicle as long as the registration change has not been made.*

## Remember that...

If you involved in a road accident causing property damage of more than \$500 and do not have liability coverage, your driver's licence or your right to one will be automatically suspended, and the SAAQ will prohibit the operation of any vehicle you own.

This suspension and prohibition end only after the SAAQ has received confirmation:

- that compensation has been paid for the damage;
- or**
- that you have coverage of at least \$50,000 for this.

### DID YOU KNOW THAT...?

**A person who drives while his/her licence or the right to one is suspended commits an offence. Moreover, a person may have to pay a fine of \$300 to \$600, in addition to court costs.**

## For further information

### Telephone:

in Montréal: 514 873-7620

in Québec (city and vicinity): 418 643-7620

from elsewhere in Québec, Canada and USA,

**toll free: 1-800-361-7620**

TDD/TTY



in Montréal: 514 954-7763

from elsewhere in Québec: 1-800-565-7763

### or write to:

#### SERVICE DE LA GESTION DES SANCTIONS DES CONDUCTEURS

Société de l'assurance automobile du Québec

P.O. Box 19500

Québec (Québec) G1K 8J5

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



This is not a legal text. For any reference of a legal nature please consult the *Highway Safety Code* and the *Automobile Insurance Act*.

*Version française disponible sur demande.*

**Société de l'assurance  
automobile**

**Québec**



C-4472-A (07-02)