

# Liability Insurance

FOR PROPERTY DAMAGE



# Liability Insurance for property damage

## Mandatory liability insurance

To cover property damage you may have caused with a road 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;
- of \$1,000,000 as a carrier;
- of \$2,000,000 if you transport dangerous substances.

Under the *Act respecting off-highway vehicles*, all-terrain vehicle (ATV) and snowmobile owners must carry liability insurance of at least \$1,000,000.

**Liability insurance is offered by private insurers.**

Did you know that if you use or lend your vehicle and it is not insured, you are liable to a fine of at least:

- \$325 if you own a vehicle that is operated on Québec roads;
- \$250 if you own an off-road vehicle;
- \$750 if you are a carrier.



## Required documents

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

- your insurance certificate;
- your driver's licence;
- the vehicle's registration certificate.

This applies to:

- public roadways;
- private roads open to public vehicular 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.

## Request for an insurance certificate

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 were unable to produce a valid insurance certificate at the scene of an accident or on the request of a police officer.

To comply, you must provide the SAAQ with:

- a copy of your insurance certificate;
- the 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 certificate. If it is no longer in your possession, the insurance company or your agent can supply a duplicate.

## Failure to comply

If you fail to comply with the request for proof of insurance by the prescribed deadline, your vehicle will be prohibited from road use. You may also be fined between \$300 and \$600 if you operate a vehicle which has been prohibited from road use.

## Have you sold, stored or discarded your vehicle?

If you have received a request for an insurance certificate for a vehicle you have stored or discarded without informing the SAAQ, you must confirm this change:

- online at [www.saaq.gouv.qc.ca/saaqclic/en/public/index.php](http://www.saaq.gouv.qc.ca/saaqclic/en/public/index.php);
- by calling the SAAQ;
- by going to an SAAQ service outlet.

If you have received a request for an insurance certificate for a vehicle you have sold without informing the SAAQ, you must confirm this change:

- by going to an SAAQ service outlet.

*Note: As long as the vehicle's registration has not been transferred to the new owner, you remain responsible for any property damage caused by your vehicle.*

## Remember...

If you are 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 obtain one will be automatically suspended, and any vehicle you own will be prohibited from road use.

The SAAQ will cancel the licence suspension and the prohibition of your vehicles from road use once it has received confirmation:

- that you have paid for the property damage to another party;
- or**
- you have liability insurance of at least \$50,000 to cover this damage.

### DID YOU KNOW...?

**You are committing an offence if you drive while your licence, or your right to obtain one, has been suspended. In addition to legal costs, you may have to pay a fine of \$300 to \$600.**

## For further information

### Telephone:

Québec area: 418-643-7620

Elsewhere: **1-800-361-7620**

(Québec, Canada, USA)

TDD/TTY



Montréal area: 514-954-7763

Elsewhere in Québec: 1-800-565-7763

### or write to:

#### **SERVICE DU SOUTIEN À L'ENCADREMENT DES USAGERS DU RÉSEAU ROUTIER**

Société de l'assurance automobile du Québec

P.O. Box 19500

Québec (Québec) G1K 8J5

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

