

Carefree Travel

ANYWHERE IN THE WORLD



Québec 

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Travelling with peace of mind

Intended as a quick reference tool, this publication lists the precautions that you should take before travelling outside of Québec if you intend to use an automobile. It also contains several useful tips on what you should do in the event of an accident.

This publication may also be useful if you are a passenger, pedestrian, cyclist, motorcyclist or scooter operator, because all road users are covered by the Société de l'assurance automobile du Québec (SAAQ), even when they are outside of the province.

Before leaving

To be protected in case of an unfortunate situation, you should check, before leaving, whether your insurance policy is adapted to your needs.

Depending on the country or the state you will be travelling in, other documents such as an International Driving Permit may be required in addition to your Québec driver's licence.



INTERNATIONAL DRIVING PERMIT

The International Driving Permit is a multilingual translation of the vehicle classes that its holder is authorized to drive. In some countries and states, **a police officer may ask to see the permit during a roadside intervention.** Before travelling outside of Canada, it is important to check whether you need an International Driving Permit.

To obtain an International Driving Permit, contact CAA-Québec (www.caaquebec.com).

How are you protected by the SAAQ outside of Québec?

In Québec, the automobile insurance system is divided into two distinct areas: bodily injury, covered by a public plan administered by the SAAQ, and property damage, covered by private insurers.

If you are a resident of Québec, regardless of whether you are at fault for a traffic accident, the SAAQ will compensate you for bodily injury, even if the accident occurred outside of the province.

If you are hospitalized because of an accident, the SAAQ will reimburse, in whole or in part and in accordance with the regulations in effect, the portion of expenses that the Régie de l'assurance maladie du Québec (RAMQ) does not reimburse.

If you have a residence outside of Québec, you must live and ordinarily be in Québec for at least 183 days of the year to be covered by the Québec automobile insurance plan.

Do you need additional coverage?

Yes. Before leaving, make sure you benefit from these three kinds of coverage:

1 LIABILITY INSURANCE FOR INJURY OR DAMAGE CAUSED TO OTHERS

In Québec, holding third-party liability insurance for at least \$50,000 for property damage in a traffic accident is mandatory.

When you are driving a vehicle outside of Québec, this insurance covers both the property damage you could cause and the bodily injuries caused to non-residents of Québec, since they are not insured by the SAAQ.



It is important to check with your private insurer to make sure your coverage is sufficient.



2 COLLISION INSURANCE TO COVER DAMAGE TO YOUR OWN VEHICLE

Collision insurance, which is not mandatory in Québec, covers the cost of damage to your own vehicle, even if you are responsible for the accident. When you are responsible for an accident, you are required to pay the amount of the deductible stated in your policy, and the difference is paid by your private insurer.

Outside Québec, collision insurance can be very useful, since you will not have to personally take court action against the person responsible for the accident in order to obtain sufficient compensation. You will be reimbursed by your private insurer under your collision insurance.



Before using your own vehicle elsewhere in Canada or the United States, ask your private insurer whether your policy includes collision insurance.

3 MEDICAL AND HOSPITAL INSURANCE: NECESSARY PROTECTION

Even though, in the case of a road accident, the extra cost of hospital treatment not covered by the RAMQ is paid by the SAAQ and not by your medical and hospital insurance, this insurance could still help you in being admitted to a hospital.

Medical and hospital insurance can usually be purchased 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.

Words of caution

» Renting or using a vehicle that you do not own in other Canadian provinces or the United States

To cover the damages that you or your spouse could cause to a vehicle that you do not own, ask your private insurer to include the FAQ-27 endorsement for use in other Canadian provinces and the United States. Please note that this endorsement does not cover any person other than yourself and your spouse, unless you have added other drivers to the contract (FAQ-2).

In the case of a rented vehicle, you can also obtain this coverage through the rental company by purchasing a collision damage waiver for a daily premium.

This coverage is quite expensive; however, some credit card companies offer this coverage if you use their card to pay for the rental. Certain restrictions may apply, so be vigilant.

When you use a rented vehicle in another Canadian province or the United States, the owner's insurance covers damage caused to third parties. Your insurance is necessary only if the owner's insurance is insufficient.

» Renting a vehicle in Mexico

If you rent a car in the United States and intend to drive to Mexico, you must absolutely inform the rental company. Unless you inform the rental company and pay the required supplement, your coverage will not be valid in Mexico.

If you rent a vehicle in Mexico, you should purchase all the coverage offered by the rental company.

» **Using your own vehicle in Mexico**

If you intend to drive your own vehicle into Mexico, check with your insurance company for the protection you need.

» **Renting a vehicle in Europe or elsewhere overseas**

If you choose a European buy-back scheme, sufficient coverage is normally included. However, if you rent a vehicle, you must purchase the coverage offered by the rental company in order to be adequately protected.

» **Using a vehicle that you do not own in Europe or elsewhere overseas**

Using a vehicle that you do not own in Europe or elsewhere overseas is not recommended because your insurance policy is only valid in Canada and the United States. However, if you still wish to do so, ask your insurer or the person lending you the car in a foreign country for further information.



When renting a vehicle, read all the clauses of the contract carefully to be certain of getting the coverage you need.

Some useful advice in case of an accident outside Québec

WHAT SHOULD YOU DO AT THE SCENE OF AN ACCIDENT?

If you are directly or indirectly involved in a traffic accident, whether you have sustained property damage or bodily injury, here are some precautions you should take on the scene of the accident:

- » Stay at the scene 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 completed even if the damage seems minor. Try and obtain a copy of the report if possible.**
- » Get the following information concerning the other vehicle:
 - » name and address of the driver;
 - » name and address of the owner, if different;
 - » make, model and year of the vehicle;
 - » licence plate number, state or province and name of the other party's insurer.
- » Note the names and addresses of witnesses, if applicable, and the vehicle's licence plate number. Give this information only to your private insurer and the SAAQ.
- » Write down all the details of the accident (position of the vehicles before and after the accident, road conditions, etc.).
- » If possible, take a few photographs of the damage to the vehicles, skid marks, etc.

- » Of course, if you are seriously injured and cannot do the things listed above, the police report completed at the scene of the accident will be the main source of information for your insurer and the SAAQ.



No matter where you are in the world, before signing any document or accepting money following a road accident, it is very important that you contact the SAAQ and your private insurer.

Call one of the following numbers:

1-800-463-6898

418-646-9884 (collect call)

Service is available weekdays as follows:

» **Monday, Tuesday, Thursday and Friday**
from 8:30 a.m. to 4:30 p.m.

» **Wednesday from 9 a.m. to 4:30 p.m.**



WHAT SHOULD YOU DO IF HOSPITALIZATION IS REQUIRED?

» In Canada, show your Health Insurance Card

In other Canadian provinces, you must show your Québec Health Insurance Card upon admission to the hospital. This way, the costs of hospital care will be billed directly to the RAMQ.

Health care professionals may choose to accept or refuse the Health Insurance Card. If your card is accepted, you will have nothing to pay since the RAMQ will pay the professional fees.

However, if your card is refused, you will have to pay the fees yourself and keep the original invoices and receipts. If you undergo major surgery, you have to obtain the operation record from the physician. You can then apply for reimbursement at the RAMQ. The amount of the reimbursement is determined according to the rates in effect in Québec.

 **Before leaving, check the expiry date of your Health Insurance Card and make sure that it will be valid for the duration of your trip.**

» Medical and hospital insurance, a key to better access

Some 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, holding a medical and hospital insurance policy can make your admission easier and help you avoid many problems. It is therefore advised to carry proof of insurance.

However, many American hospitals are familiar with the Québec health care system and automobile insurance plan. It may sometimes help to show your Health Insurance Card.

WHAT SUPPORTING DOCUMENTS SHOULD YOU KEEP AFTER AN ACCIDENT?

In all cases, keep bills and receipts concerning any supply or service (e.g. medication, medical treatment, transportation) that was needed because of the accident or during hospitalization. **You will have to provide these supporting documents when filing a claim with the SAAQ, the RAMQ or your private insurer, as applicable.**

If the accident happened while you were in a rented vehicle, keep a copy of the rental contract.

IF YOU WERE INVOLVED IN AN ACCIDENT THAT RESULTED IN PROFESSIONAL OR HOSPITAL EXPENSES, WHAT SHOULD YOU DO UPON RETURNING TO QUÉBEC?

» If you did not pay those expenses

Send all supporting documents to the SAAQ. Originals are required, with certain exceptions.

» If you paid those expenses

Request the *Application for Reimbursement* form from the RAMQ. Your duly completed form must be accompanied by the appropriate supporting documents.

Note that the RAMQ requires original documents.

The RAMQ may reimburse you for part of your expenses in accordance with the provisions of the *Hospital Insurance Act* and the *Health Insurance Act*, and will automatically forward your supporting documents to the SAAQ. The SAAQ will then determine whether it can reimburse, in part or in full, the remainder of the amount, in accordance with the *Automobile Insurance Act*.

Regardless of whether you paid for the expenses related to your accident yourself, file a claim for compensation with the SAAQ.

CAN YOU SUE THE PARTY RESPONSIBLE FOR THE ACCIDENT?

If you are allowed recourse under the laws of the place where the accident occurred, you can take legal action against the party responsible for the accident. **However, before doing so, inform the SAAQ since it has the first right of recourse, 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.

Is urgent care required following an accident?

Most companies that offer medical and hospital insurance have a telephone hotline to provide assistance.

However, if you are involved in a traffic accident and a long hospital stay is expected, your state of health is precarious or the medical care you are receiving is inadequate, for example due to poor hygiene conditions, contact the SAAQ as soon as possible.

For urgent assistance, call one of the following numbers:
1-877-229-0536 (Canada and USA)
418-528-4579 (elsewhere in the world, collect call)

The SAAQ will review your situation and make sure that you receive all the necessary help under the circumstances.

How to file a claim for compensation

After the accident, you (or a person representing you) should file a claim for compensation as soon as possible.

**You can file a claim using our online services:
saaq.gouv.qc.ca**

If you prefer to file your claim using a paper form, you must first contact the SAAQ at one of the following telephone numbers:

1-800-463-6898 Canada and USA)
418-646-9884 (everywhere else in the world, collect call)

**Service is available Monday to Friday
from 8:30 a.m. to 4:30 p.m.**

saaq.gouv.qc.ca

RAMQ:

Québec area:
418-646-4636

Montréal area:
514-864-3411

Elsewhere in Québec:
1-800-561-9749

YOUR PRIVATE INSURER:

Telephone: _____

YOUR MEDICAL AND HOSPITAL INSURANCE:

Telephone: _____

**Société de l'assurance
automobile**

Québec 

Avec vous,
au cœur de votre sécurité