

C L A I M

**FOR
PROPERTY
DAMAGE**

Eligibility
Criteria



Eligibility Criteria

Should your vehicle or other property be damaged in a collision with a motor vehicle and the identity of the vehicle owner or driver who caused the accident cannot be established, you can file a claim for property damage with the Société de l'assurance automobile du Québec (SAAQ), under certain conditions.

YOU CAN FILE A CLAIM WITH THE SAAQ IF ALL OF THE FOLLOWING CONDITIONS ARE MET:

- » The accident occurred in Québec.
- » You are the owner of the vehicle or property that was damaged (e.g. a fence or a bicycle).
- » The accident was not entirely your fault.
- » Your insurance policy does not cover hit-and-run accidents.
- » Your insurance policy includes civil liability coverage of at least \$50,000.
- » You reported the accident to the police within 48 hours of the incident.
- » You filed a claim with the SAAQ no later than 60 days after the accident.
- » No repairs were made to your vehicle or property before the SAAQ assessed the damage.
- » Your driver's licence is valid and was not under suspension at the time of the accident.
- » Your vehicle is registered and its registration is valid.
- » Your vehicle or other property sustained more than \$500 in damage (the minimum deductible is \$500 and the maximum amount of compensation is \$10,000).

Please note that the SAAQ may request to have the damage assessed by an accredited appraiser at any point before rendering a decision on the eligibility of a claim for property damage to a vehicle or other property.

YOU CANNOT FILE A CLAIM WITH THE SAAQ IF YOU ARE IN ANY OF THE FOLLOWING SITUATIONS:

- » Your insurance policy covers the property damage you sustained.
- » You were driving your vehicle while your licence was under suspension or was not valid.
- » You did not hold civil liability insurance covering property damage to another party.
- » Your vehicle was not registered or your registration fees had not been paid.
- » The claim covers objects carried in the vehicle that was damaged.
- » The vehicle or other property sustained less than \$500 in damage.
- » You are an insurer, a legal person (company or business), a partnership, a government body or an agent of the government.
- » The property damage was caused by a motor vehicle taking part in a race, competition or show on a track or area closed to other traffic.



YOU CAN REACH US:

- » **By telephone:** Québec area: 418-528-3603
Elsewhere: 1-866-658-7048 ext. 83603
- » **Via our website:** saaq.gouv.qc.ca
- » **By email:** delit-fuite@saaq.gouv.qc.ca

YOU CAN FILE YOUR CLAIM:

- » **By fax:** Québec area: 418-646-6818
Elsewhere: 1-866-882-6964
- » **By mail: Société de l'assurance automobile du Québec**
Case postale 19150, succursale Terminus
Québec (Québec) G1K 9C3

**Société de l'assurance
automobile**

Québec 

Avec vous,
au cœur de votre sécurité