

C L A I M

**FOR  
PROPERTY  
DAMAGE**

Eligibility  
Criteria



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# Eligibility Criteria

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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: 418 643-7620  
Montréal area: 514 873-7620  
Elsewhere: 1 800 361-7620
- » **Via our website:** [saaq.gouv.qc.ca](http://saaq.gouv.qc.ca)
- » **By email:** [delit-fuite@saaq.gouv.qc.ca](mailto: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** 