

Notice of Non-Liability for an Accident

Before completing this form, you should read the support information that appears on [page 2](#).

Authorized operator
(Fill out sections 1, 2, 3, 4 and 6)

Operator doing business with a certified claims adjuster
(Fill out all sections)

Section 1 – INFORMATION ON OPERATOR

| | | | | | | | |
|--------------------------------------|--|--------|-----------------------|--|----------|----------------|--|
| Corporate name (or name) of operator | | | | Last name and first name of respondent authorized by operator, if applicable | | | |
| Address | | Number | Apt., office or floor | Street | P.O. box | Postal station | |
| City, town, village or municipality | | | | Province | | Postal code | |
| Telephone | | Fax | | Email | | | |

Section 2 – INFORMATION ON ACCIDENT

| | | | |
|--|------------------|----------------|--|
| Accident report number | Date of accident | Year-Month-Day | Licence plate number of vehicle involved in accident |
| Last name and first name of operator's driver involved in the accident | | | |

Section 3 – DETERMINATION OF LIABILITY FOR THE ACCIDENT (Section A or B)

a) Collision between two or more vehicles

– Indicate the case of the Driver's Fault Chart¹ of the Compensation Agreement that applies to the accident. Fault Chart Case

– Check off the percentage of liability of the driver involved in the accident. 0% 50% 100%

Reasons why the driver is not at fault. (Use a separate piece of paper if required.)

b) Collision with a pedestrian or cyclist

– The Driver's Fault Chart¹ of the Compensation Agreement does not apply.

– Check off the percentage of liability of the driver involved in the accident. 0% 50% 100%

Reasons why the driver is not at fault. (Use a separate piece of paper if required.)

Section 4 – INDIVIDUALS AND DOCUMENTS CONSULTED (Check off where appropriate)

Police accident report Internal accident report Driver's account or testimony

Witnesses' account Position of insurer of the other party involved

Other documents Specify: _____

Section 5 – INFORMATION ON CERTIFIED CLAIMS ADJUSTER (Notice provided by a claims adjuster)

| | | | | | | | |
|--|--|--------|-----------------------|--|----------|----------------|--|
| Last name and first name of certified claims adjuster | | | | Name of claims adjuster's firm (if applicable) | | | |
| Address | | Number | Apt., office or floor | Street | P.O. box | Postal station | |
| City, town, village or municipality | | | | Province | | Postal Code | |
| Telephone | | Fax | | E-mail | | | |
| Autorité des marchés financiers du Québec certificate number | | | | | | | |
| Signature of claims adjuster | | | | | | | |

Section 6 – SIGNATURE

I have read this document and am aware of the information to be submitted to the Société de l'assurance automobile du Québec as (SAAQ) well as the [support information](#) on the back.

Date (Year-Month-Day) Signature of operator or authorized respondent

1. The Driver's Fault Chart of the Direct Compensation Agreement for the Settlement of Automobile Claims generally applies to collisions involving two or more vehicles. The ordinary rules of law apply in all other accident cases.

Support Information

You may use the **Notice of Non-Liability for an Accident** form as is or a version modified to suit your needs to transmit the required information to the **Société de l'assurance automobile du Québec (SAAQ)**. A model notice form is available on the SAAQ's Web site at www.saaq.gouv.qc.ca under the heading "Heavy Vehicles."

Operators who use the services of a certified claims adjuster, or who are authorized to submit their own proof, must establish the non-liability of the heavy vehicle driver involved in an accident. For that purpose, they must rely on internal and police drawn accident reports, the Driver's Fault Chart of the Direct Compensation Agreement for the Settlement of Automobile Claims as well as the position of the insurer of the other parties involved in the accident and witness accounts, if applicable. These documents must be consulted where a collision between two or more vehicles has occurred. Where the collision involved a pedestrian or cyclist, all of these documents must also be consulted, except for the Driver's Fault Chart of the Direct Compensation Agreement, which does not apply in such cases.

Fees charged by a certified claims adjuster are at the operator's expense.

Operators are responsible for ensuring that the claims adjuster has a valid certificate issued by the **Autorité des marchés financiers du Québec**.

To process proof or requests submitted by an operator, the SAAQ must have received all the information required on this form. Where information is missing, the SAAQ shall inform the operator of the time limit in which to submit the missing information before it can continue processing the case. Liability for an accident remains on record until the SAAQ receives the missing information.

The SAAQ reserves the right to require additional information or documents to clarify proof received or a request. Accordingly, please be sure to keep all relevant documents. Liability for an accident remains on record until the SAAQ receives the additional information requested.

Proof of non-liability for an accident may be analyzed by an SAAQ claims adjuster if the SAAQ disputes the proof submitted. Proof may be disputed where:

- information on the proof provided by the operator does not match information in the accident report;
- information in the accident report or on the proof provided by the operator is vague or ambiguous; or
- the operator or claims adjuster has been unclear as to the non-liability of the heavy vehicle driver involved in the accident.

If the claims adjuster finds that the heavy vehicle driver involved in the accident is liable, liability for the accident may stay on record. In that event, the SAAQ will inform you in writing of its decision and the procedure for appealing the decision.

To appeal a decision, you must file a written application for appeal within ten days of receiving the SAAQ's notice.

The SAAQ will then have your proof of non-liability analyzed again by an independent claims adjuster serving as a third party. The claims adjuster will inform you in writing of the decision. If the adjuster finds that the driver is liable for the accident, you will be required to pay the professional fees. However, if the adjuster finds that the driver is non-labile, the SAAQ will pay the fees.

Protection of Personal Information

All information gathered by authorized Société de l'assurance automobile du Québec personnel is handled confidentially. The Société requires this personal information to apply the *Automobile Insurance Act* and the *Highway Safety Code*. Under the *Act respecting Access to documents held by public bodies and the Protection of personal information*, it may be conveyed to Government departments or agencies, or used for statistical, survey, study, audit or investigative purposes. Failure to provide information can result in a refusal of service on the Société's part. Individuals may consult or correct any personal information concerning them held in Société records.

For more information, consult the Policy on Privacy on the Société's Web site at www.saaq.gouv.qc.ca or contact the Société's call centre.

Mail your notice to:

Service du suivi du privilège de circuler, N-4-43
Société de l'assurance automobile du Québec
Case postale 19600, succursale Terminus
Québec (Québec) G1K 8J6

Or

Send by fax at

418 643-1896