

# Notice of Non-Liability for an Accident

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

Avec vous,  
au cœur de votre sécurité

**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 name	P.O. box	Postal station		
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 Chart<sup>1</sup> 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 an additional sheet of paper if required.)

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**b) Collision with a pedestrian or cyclist**

– The Driver's Fault Chart<sup>1</sup> 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 an additional sheet of paper if required.)

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## Section 4 – INDIVIDUALS AND DOCUMENTS CONSULTED (Check the appropriate boxes)

- 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 name	P.O. box	Postal station		
Municipality			Province	Postal Code			
Telephone		Fax	Email				
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 Website at [saaq.gouv.qc.ca](http://saaq.gouv.qc.ca) under the "Heavy Vehicles" heading.

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. If 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 personal information gathered by authorized Société de l'assurance automobile du Québec (SAAQ) personnel is handled confidentially. The SAAQ requires this information to apply the *Automobile Insurance Act*, the *Act respecting the Société de l'assurance automobile du Québec* and the *Highway Safety Code*. Under the *Act respecting Access to documents held by public bodies and the Protection of personal information*, this information may be conveyed to the SAAQ's licensing agents and other Government departments or agencies, or used for statistical, survey, study, audit or investigative purposes. Failure to provide this information can result in a refusal of service. You may consult, correct or obtain a copy of any personal information concerning you.

For more information, consult the Policy on Privacy on the SAAQ's website at [saaq.gouv.qc.ca](http://saaq.gouv.qc.ca) or contact the SAAQ's call centre.

Mail the form to

**Direction des politiques et des programmes**, E-4-32  
Société de l'assurance automobile du Québec  
Case postale 19600, succursale Terminus  
Québec (Québec) G1K 8J6

OR

Fax to

418-643-1896