

Off-Road Vehicles

Mandatory Civil Liability Insurance

The Société de l'assurance automobile du Québec (SAAQ) wishes to remind you that the *Automobile Insurance Act* does not provide any compensation for injuries sustained in accidents involving off-road vehicles, unless a moving automobile is also involved. As a result, the *Act respecting off-highway vehicles* requires that all snowmobile, trail bike, quad bike and recreational off-road vehicle owners hold civil liability insurance of at least \$500,000 to cover bodily injury and property damage caused to others.

The SAAQ also strongly recommends that owners of such vehicles hold personal insurance to cover any bodily injury or property damage they themselves may sustain.



For further information

saaq.gouv.qc.ca/registration-off-road-vehicles

Québec 

Off-Road Vehicles

Driving on Public Roads

You can cross a public road, or drive on it for a maximum distance of 1 km, only if you are authorized to do so by a sign or signal and if you hold a valid driver's licence.

In addition, should you fail to obey the traffic rules that apply to off-road vehicles travelling on public roads, you could face a number of penalties, including:

- being imposed fines that serve as deterrents;
- having demerit points related to *Highway Safety Code* (HSC) offences entered on your driving record;

- having your vehicle seized and impounded pursuant to the provisions of the HSC, in particular if you are driving without a licence or under the influence of alcohol or drugs, or if you have unpaid fines or commit an excessive speeding offence;
- having your licence suspended pursuant to any of the applicable provisions of the HSC, such as in the case of street racing or vehicle surfing.

For further information

saaq.gouv.qc.ca/off-road-vehicles

Société de l'assurance
automobile

Québec



Original text in French