

QUÉBEC'S PUBLIC
AUTOMOBILE INSURANCE PLAN

INSURANCE COVERAGE worldwide



Who

is covered by the public plan?

All Québec residents are granted the protection afforded by Québec's public automobile insurance plan, which ensures compensation for **bodily injury** resulting from a motor vehicle accident, whether it occurs in Québec or elsewhere, and **regardless of which party is at fault**.

Under the plan, you can receive compensation, whether you were a driver or passenger in a vehicle, a pedestrian, cyclist, motorcyclist, or any other road user involved in an accident.

Property damage

To complete the protection offered by the public plan, the *Automobile Insurance Act* requires you to hold liability insurance for at least **\$50,000**.

This additional coverage for **property damage** that might be caused by the holder's vehicle to another party is available from private insurers.



Outside

Québec

Whether or not you are responsible for the accident, if you are **injured**, you are entitled to the same compensation as if the accident had occurred in Québec. You must file a claim for compensation with Société de l'assurance automobile du Québec (SAAQ).

However, **if you are responsible for the accident**, you may be sued in the courts of the jurisdiction where the accident occurred for compensation of bodily injury and property damage caused. You are then protected by the mandatory liability insurance. You must, however, have sufficient coverage to cover all of the damages.

On-the-job automobile accidents

In such a case, you must file your claim with the Commission de la santé et de la sécurité du travail (CSST). If you are turned down by the CSST, you may then file a claim for compensation with the SAAQ.



Types of accident **not covered**

In the following cases, individuals who sustain injuries are not entitled to compensation:

- **an accident that occurs in an automobile race, contest or show;**
- **bodily injury sustained while doing automobile maintenance, repairs, modifications or improvements;**
- **an accident involving a snowmobile or other vehicle intended for off-road use, unless the collision involves a moving motor vehicle authorized to travel on a public highway (ex: car-snowmobile collision);**
- **an accident involving an equipment vehicle, a trailer or a farm tractor, unless the collision involves a moving motor vehicle authorized to travel on a public highway (ex.: car-tractor collision);**
- **bodily injury caused by equipment which can function independently from the vehicle of which it is a part (ex.: the ladder of a fire truck) when that vehicle is stopped.**

In the latter three cases, the vehicle or equipment owner must take out appropriate coverage with a private insurer for any bodily injury and property damage that might be caused by the vehicle or equipment.

If you are unsure that an accident in which you were involved is covered by the public plan, do not hesitate to file a claim for compensation with the SAAQ. You will then be informed as to your eligibility.

Compensation

paid by the SAAQ

The SAAQ pays compensation in one or more of the following forms to the victims of bodily injury sustained in a motor vehicle accident or the family of a victim in the event of death:

- an income replacement indemnity;
- the reimbursement of certain expenses incurred due to the accident (ex.: medication, replacement of damaged clothing, personal home assistance);
- a lump-sum indemnity for the loss of a school year or semester;
- a lump-sum indemnity for after-effects such as pain, mental suffering and loss of enjoyment of life;
- a care allowance;
- rehabilitation services (ex.: social, educational or occupational reintegration, vehicle adaptation, home adaptation);
- a job loss indemnity;
- a lump-sum death benefit to the surviving spouse or dependants;
- a lump sum to cover funeral costs.



Call TOLL FREE:

1 888 810-2525
from within Québec

1 800 463-6898
from elsewhere in
Canada or from the U.S.

The public plan administered by the SAAQ covers all Quebecers injured in a road accident wherever the accident occurs, regardless of fault. For information or to claim compensation, telephone the Société de l'assurance automobile du Québec without delay.

Société de l'assurance
automobile

Québec



If **injured**

in a motor vehicle accident:

- 1 call the **POLICE** to the scene so a report can be made of the accident;
- 2 see a **PHYSICIAN** without delay and have all signs of injury entered on the doctor's report;
- 3 contact the **SAAQ** as soon as possible to file a claim for compensation;
- 4 notify your **INSURER** of any property damage caused.



What if you are

hospitalized

outside Québec?

Should the injuries you sustained in an accident outside Québec require a lengthy hospitalization, the SAAQ will take care of having you returned to Québec if the situation warrants.

To contact the SAAQ by phone:

1 877 229-0536 (toll free)
au Canada et aux États-Unis

1 418 528-4579 (collect)
from elsewhere in the world



IF YOU WERE INJURED
**IN A ROAD
ACCIDENT...**





How to
File for
Compensation with the SAAQ

As soon as possible after the accident, you or your agent should get in touch with the SAAQ by calling **TOLL FREE:**

1 888 810-2525
from within Québec

1 800 463-6898
from elsewhere in Canada or from the U.S.

The SAAQ will provide the forms and explanatory documentation needed to file a claim for compensation.

If necessary, help will be provided free of charge by the SAAQ to assist in preparing a claim. An SAAQ representative could even go to the hospital or your home, to help you complete the form and submit documents.

Further information on the public plan is contained in the brochure entitled *The Insurance Policy for All Quebecers*, available on request from:

Direction des communications

Société de l'assurance automobile du Québec
P.O. Box 19600
333 Jean-Lesage
QUÉBEC, QC G1K 8J6

Web site: www.saaq.gouv.qc.ca

This is not a legal text. For questions of a legal nature, please refer to the *Automobile Insurance Act* and attendant regulations.

Version française disponible sur demande



**Société de l'assurance
automobile**

Québec 