

**Compensation For  
Property Damage**

**IN THE EVENT** of a  
**HIT-AND-RUN**

Québec 

In the event your vehicle or other property is damaged **in a hit-and-run**, that situation could qualify you for compensation payable by the Société de l'assurance automobile du Québec. Such coverage, however, does not replace collision insurance offered by private insurers covering damage to your vehicle and other property.

The Automobile Insurance Act obliges the owner of a motor vehicle traveling Québec roads to have liability insurance of at least **\$50,000** covering **property damage to another party** in the event of an accident.

## ELIGIBILITY

Should your vehicle and 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 claim compensation from the SAAQ, on these conditions:

- the accident occurred in Québec;
- you are the owner of the damaged vehicle;
- you are the owner of the damaged goods (a fence, for example);
- the accident was not entirely your fault;
- your insurance policy does not cover hit-and-run;
- you reported the accident to the police **within 48 hours of the event**;
- you submitted a claim for compensation to the SAAQ **no later than 60 days after the accident**;
- **no repairs were made to your vehicle or property** before the SAAQ has assessed damage.

## INDEMNITIES

The SAAQ can award up to \$10,000 in compensation for property damage.

A deductible applies to the amount of damage to your vehicle, corresponding to the higher of:

- \$500 for a vehicle worth under \$5,000 on the day of the accident;
- or**
- 10% of the value of a vehicle worth over \$5,010 on the day of the accident.

The market value of the vehicle is determined using the *Guide d'évaluation des automobiles ou camions légers*, published by Hebdo Mag inc.

The deductible is \$500 for damage to property other than a vehicle.



## NO INDEMNITY IS PAYABLE IF:

- your insurance covers property damage you sustained;
- you were driving your vehicle while your licence was under suspension or was not valid;
- you did not hold liability insurance for property damage to another party in the event of an accident;
- your vehicle's registration was not valid or fees had not been paid up to date;
- the owner of the vehicle you were driving is:
  - an insurer;
  - a legal person (company or business);
  - a partnership;
  - a government agency or one of its agents;
- 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;
- the claim covers objects carried in the vehicle that was damaged;
- you are resident of a jurisdiction outside Québec in Canada or in the USA which does not grant Quebecers rights equivalent in the same situation to those enjoyed in Québec.



## CLAIMING COMPENSATION

### **Have the following documents handy:**

- the section of your automobile insurance policy showing the amount of deductibles at the time of the accident;
- your written statement bearing your signature that describes the circumstances surrounding the accident;
- the police report number.

### **For further information, phone:**

- 514 873-7620 in Montréal;
- 418 643-7620 in Québec (city and vicinity); or
- 1 800 361-7620, toll free, from elsewhere in Québec, Canada and USA.

**You can also contact the SAAQ by mail:**

Société de l'assurance automobile du Québec  
Service de la trésorerie, N-5-41  
333, boul. Jean-Lesage  
P.O. Box 19600  
Québec (Québec) G1K 8J6

**by fax:**

Québec (city and vicinity): 418 646-6818

toll free, from elsewhere  
in the province: 1 866 882-6964

**Web:**

[www.saaq.gouv.qc.ca](http://www.saaq.gouv.qc.ca)

This folder is not a text of law.  
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

