

[Personal Insurance](#) / [Auto Insurance](#)

Being insured, an obligation

In most Canadian provinces, the law requires car owners to have insurance. Requirements and coverage differ from one province to another.

Bodily injuries

The Québec Loi sur l'assurance automobile, adopted on March 1, 1978, makes a clear distinction between rules for victims of bodily injuries and those for victims of material damages. Legal proceedings are not authorized in the event of an accident with bodily injuries, regardless of who is responsible for the accident, except if the accident occurred outside Quebec. Victims are indemnified by the Société d'assurance automobile du Québec, whether or not the accident occurred on its territory.

To learn more about bodily injury indemnity, we invite you to check the Société d'assurance automobile du Québec (SAAQ) website: http://www.saaq.gouv.qc.ca/faq/faq_victime.php

Material damages

According to the Loi sur l'assurance automobile du Québec, the owner of any motor vehicle driven in Quebec must have liability insurance of at least \$50,000.

To learn more about civil liability insurance requirements in Quebec, we invite you to check the Société d'assurance automobile du Québec (SAAQ) [by clicking here](#).

The policy designed to insure motor vehicles under the Automobile Insurance Act is called the **FPQ no.1** (*Formule des Propriétaires du Québec*). Coverage is provided by private insurers.

To learn more about the guarantees provided by the FPQ no.1, see the "Your automobile policy coverage" section on the left hand side menu.