

Personal Insurance / Auto Insurance

Your automobile policy coverages

Your FPQ no.1 policy includes several types of coverage :

- “Third Party Liability” coverage (Chapter A)
- “All Perils” coverage (Chapter B1)
- “Collision or upset” coverage (Chapter B2)
- “Comprehensive excluding collision or upset” coverage (Chapter B3)
- “Specified perils” coverage (B4 Chapter)

Third Party Liability coverage (Chapter A)

This section covers you if you cause bodily and material damages (outside Quebec) to others. Under the direct compensation agreement, this guarantee covers you for damage to your vehicle when you are not responsible for the accident.

To learn more about the direct compensation agreement, [click here](#).

This coverage is valid throughout the territory of Canada and the United States.

Most drivers opt for a 1 or \$2 million coverage on their insurance policy.

All Perils coverage (Chapter B1)

This section covers the vehicle by combining collision or upset coverage and accidents without collision or upset. The deductible will therefore be the same for any damages incurred. This coverage is optional. However, if your vehicle is leased or purchased with financing, this coverage may be required.

Collision or upset coverage (Chapter B2)

This section covers you against material damages to your vehicle when you hit or are hit by an object or if the said vehicle tips over. This coverage is also optional. However, if your vehicle is leased or purchased with financing, this coverage may be required

Comprehensive excluding collision or upset coverage (Chapter B3)

This section covers you against damages to your vehicle other than collision or upset damage, such as broken windows, theft, fire, lightning, vandalism and other specified perils. This coverage is also optional unless required by a financing or leasing agreement. This coverage is usually taken in combination with collision if the vehicle still has a significant value.

Specified perils coverage (B4 Chapter)

Also optional, this section covers only the perils specified in the contract, such as hail, lightning, etc

We can also provide you with additional coverage in the form of endorsements. To learn more about this additional coverage, see the section entitled "Additional coverage (endorsements)".