

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

## Being insured an obligation

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

Motorcycle is legally considered to be a motor vehicle.

### Bodily injuries

The Quebec Automobile Insurance Act, 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. 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\\_victim.php](http://www.saaq.gouv.qc.ca/faq/faq_victim.php)

### Material damage

According to the Automobile Insurance Act, 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) [at this address](#).

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 insurance policy coverages" section [by clicking here](#).