Being insured: an obligation

As a owner of a snowmobile or an off road vehicle, the law requires you to have a third-party liability insurance of at least $ 500 000 even if you only use your vehicle on private trails. To learn more, you can consult the SAAQ website here.

When you purchase you vehicle, the SAAQ emit a licence plate for it. Take note that SAAQ does not receive any insurance premium on your licence plate fee, therefore, no compensation will be paid for injuries sustained in an accident with your snowmobile or your Quad vehicle except in specific cases of an accident with another vehicle while crossing a public road in Quebec Province. Other restrictions apply concerning crossing public roads,please consult this document to know more.

For damages caused to others and injury or damage you may suffer, you must obtain an insurance policy offered by a private insurer. It is recommended that you obtain third-party liability insurance coverage of at least 1 million and even more if possible.

In Quebec since June 13, 2006, Any off-road vehicle driver must be 16 years of age and older, regardless of the vehicle model. Quebec Government also imposes a fine ranging between $ 500 and $ 1 000 for any owner who leaves a young driver operate an off road vehicle without a certificate of proficiency. The young driver can also be fined. This law is applicable even on private property.

Hundreds of people lose their lives each year in crashes involving a snowmobile or all-terrain vehicle. Wearing an helmet is mandatory, regardless of where the vehicle is used.

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