Your insurance 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)

Also take a look at these articles:

- Worthwhile additional coverage!
- Some key points about motorcycle insurance

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.

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 your motorcycle by combining collision or upset coverage with that for 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.

** Note that some insurers do not provide "All Perils" coverage for motorcycles.*

Collision or upset coverage (Chapter B2)

This section covers you against material damage to your motorcycle 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 damage 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

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agreement. This coverage is usually taken in combination with collision if the motorcycle 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.

Worthwhile additional coverage!

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

Some key points about motorcycle insurance:

- With motorcycle insurance, your insurer may add endorsement FAQ No 32. This endorsement confirms that the vehicle will only be used for recreational purposes.
- For some motorcycle models such as Harley Davidson, the insurer can add endorsement FAQ No 19 which limits the amount payable in chapter B.
- All motorcycle insurance policies include limitations and exclusions; that's why it is important to read your contract carefully.
- Take note that your insurance policy is valid everywhere in the territory of Canada and the United States. If you drive in Mexico or in any other country, you will not be covered by the FPQ no1 policy. There are insurance solutions available for those who wish to drive outside Canada or the United States. Please contact us if you need help finding coverage.
- Certain restrictions may apply. For example, some insurers will refuse to cover some motorcycle models. Contact us and we can find the right insurance solution for you through our specialized insurers.

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