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## Being insured: an obligation

Recreational vehicles on the road are subject to the Quebec Automobile Insurance Act, just like automobiles. The owner of any motor vehicle driven in Quebec must have liability insurance of at least \$50,000 to cover bodily and material damages caused to others.

As trailers and motorhomes can travel anywhere in North America, it is important that you always know the extent of your coverage if you leave Quebec. Elsewhere in Canada and in the United States, lawsuits can still be brought against anyone responsible for an accident.

You may face expensive lawsuits in the United States, since legal action is based on your personal assets and your implied responsibility at the moment of the accident. Most insurers also require that you notify them if your trip to the United States exceeds thirty days, since higher premiums will apply. Rates from a specialized insurer may already take into account that the caravaner will tour extensively within North America, so no surcharge will be applied inside a six-month period.

In the territory of Mexico and even Europe, for an additional premium, you can add an endorsement (Faq No 44) that extends the territorial limits to include these countries. Some types of coverage can also be purchased at the Mexican border through local agencies. However, keep in mind that insurance policies available at border points may be provided by insurers with dubious credit histories.

Feel free to contact us if you are uncertain about the extent of your auto insurance coverage. We can offer you proper coverage in Quebec. For example, exclusive agreements with a wholesaler for insurance products in Mexico are in place to help you avoid unpleasant surprises.