



TRAVEL TIPS

AUTOMOBILE INSURANCE ABROAD

In the newspaper "Le Soleil" Saturday, August 14, 2010, on page 34, there was a good article on insurance abroad. The title of the article is "Are you insured to drive outside Quebec?" I present below the parts that interested me the most:

"... Your auto insurance covers everything that is material. All that is body is covered by the SAAQ, whether you are responsible for the accident or not, it is a system without fault. SAAQ indemnifies you so pure injuries that you may suffer in an automobile accident, that you are responsible or not, or whatever in the world abroad should not exceed six months. However, SAAQ does not compensate for injuries to others who may experience an accident while driving outside of Quebec. Your auto insurance will take care of that. "

"Quebecers traveling to the United States and in other provinces in Canada are automatically covered by their insurance policy (called QPF 1) for a period of 40-60 days. However, when the stay is a longer duration, it is important to inform his insurer and a surcharge will be applied. "

"The Act requires auto insurance liability coverage of at least 50,000 \$. However, the insurance of Quebec will automatically readjust the amount of minimum liability required in other provinces or U.S. Quebec insurers usually include a liability of one million dollars. This is a minimum. If you travel outside Quebec, especially in the United States, many insurers recommend the increase to two million. The annual bonus may swell 15 to \$ 30 to spend at this level. "

"If you go to Mexico with your vehicle's standard auto insurance policy it will cover you in Quebec, Canada and the United States. Contact your insurer. Theoretically, the addition of endorsement 44 will allow expand the territorial scope of the police. But this is rare as snow in Acapulco. You should take insurance with an insurer recognized by the Mexican authorities. Usually people will take this insurance at the border. "

"Car Home Exchange: The exchange of his house and his car against the same properties a foreigner to travel at low prices. If you lend your vehicle to a person visiting Quebec for a short time, it will benefit civil liability related to your vehicle and it will be covered for any damage that may be caused. This short is not further defined, it is imperative to contact your insurer for him to describe the conditions of this exchange. Quebecers who take the vehicle from its correspondent, must inform the conditions offered by the insurer of the latter. "

In addition, the article also talks about the car rental; I chose that One should check if

rider 27 in our policy which covers damage caused to vehicles not owned by us including leased cars.

I recommend you do not hesitate to check with your insurer before you go ... because it is always better to check before then after!!