

# LA FÉDÉRATION DES CLUBS DE MOTONEIGISTES DU QUÉBEC (FCMQ)

## Frequently Asked Questions



### 1. What does my FCMQ trail pass include?

To be able to use trails maintained by the FCMQ, you must pay the prescribed access fee. By purchasing the FCMQ trail pass access to the trails, you may also choose to obtain **\$1,000,000** civil liability insurance coverage from Intact Insurance. The Intact Insurance liability policy is not renewed automatically. The FCMQ and its affiliated snowmobile clubs make this insurance available as an accessory to the purchase of the trails passes in order to protect each one of their members in case of accident.

### 2. Am I required to buy the civil liability insurance sold as an accessory to the trail pass?

No. You can decide to purchase your trail pass directly from the FCMQ, without buying the insurance. Please allow 21 days for delivery of your trail pass if you purchase it without the insurance. There is an administration fee of \$20.00 + tax for this type of pass. Please note that it is against the law to ride on an FCMQ trail if you have not received your trail pass and placed the sticker on your snowmobile.

Don't forget that you need to obtain civil liability insurance from the insurer of your choice, for the minimum amount prescribed by law. As a snowmobile owner, you must be covered for at least **\$1,000,000** in terms of liability insurance coverage, as required by the Act Respecting Off-Highway Vehicles. If you do not fulfill this requirement, you may be fined.

### 3. What is civil liability insurance?

Civil liability in the Civil Code of Québec is based on the idea that everyone has a general obligation to act properly and assume responsibility for any loss or injury they may cause to another person or to a property. It is worth noting that the SAAQ (Société d'assurance automobile du Québec) only pays damages for injuries sustained in a snowmobile accident in a few precisely defined situations.



#### IMPORTANT

**Snowmobiles are off-road vehicles not covered by the SAAQ's public insurance plan for bodily injuries.** The SAAQ will not pay any indemnities to a snowmobile user for injuries, except in case of a collision with a moving vehicle that is not excluded under its plan (such as an automobile).

While using your snowmobile, you could cause loss or injury to other people or property and be held liable for damages, which is why it's important to have civil liability insurance that covers property damage and bodily injury not covered by the SAAQ.

Example: You are riding your snowmobile when you get into an accident that injures another snowmobile rider. He or she could sue you and claim damages to cover lost income, medical expenses, or compensation for psychological injury, such as trauma.

With the civil liability insurance coverage from Intact Insurance sold as an accessory to your trail pass, you're well protected.

#### 4. How is the cost of my FCMQ trail permit distributed?

FCMQ				Intact Assurance/ Intact Insurance	Prix du droit d'accès incluant l'assurance/ Cost of trail pass including insurance
Type de droit d'accès/ Type of trail pass	Droit d'accès/ Trail usage fees	Contribution obligatoire à l'assurance responsabilité civile des clubs/ Contribution to clubs' Liability insurance	Total/Total	Responsabilité civile du motoneigiste/ Liability insurance Snowmobile Drivers	
Annuel/Annual	421,00\$	31,51\$	452,51\$	37,49\$	490,00\$
Annuel antique/ Annual antique	284,97\$	17,96\$	302,93\$	22,07\$	325,00\$
7 jours/7 days	238,00\$	0,00\$	238,00\$	22,00\$	260,00\$
3 jours/3 days	148,00\$	0,00\$	148,00\$	22,00\$	170,00\$
1 jour/1 day	73,00\$	0,00\$	73,00\$	12,00\$	85,00\$
Location/Rental	433,03\$	96,92\$	529,95\$	80,05\$	610,00\$

Le prix de l'assurance est fixe et inclut la taxe./The insurance cost is fixed and includes tax.

#### 5. Where can I get a sample copy of the insurance policy that is issued when a snowmobile rider buys liability insurance with the FCMQ trail pass?

You can download a copy of the Q.P.F. N° 1 insurance policy from the FCMQ website, in the Insurance section. This sample Q.P.F. N° 1 should always be read in conjunction with the Summary. The Summary should be given to you before you purchase your Intact Insurance civil liability insurance policy. It is also available in the Insurance section of the FCMQ website and on the Intact Insurance website ([intact.ca/summary](http://intact.ca/summary)).

#### 6. Can I increase the amount of civil liability insurance sold as an accessory to my trail pass?

If you have chosen to purchase the civil liability insurance policy from Intact Insurance, you benefit from **\$1,000,000** civil liability coverage. Considering the sums that could be involved in a lawsuit, especially for bodily injury claims, many snowmobile drivers seek more coverage. If you are a Quebec resident, you can increase the amount of your civil liability insurance.

If you live in Quebec, Intact Insurance gives you the option to get enhanced coverage by raising your amount of civil liability insurance to **\$2,000,000**, meaning an additional \$1,000,000 of protection.

To do this, go the FCMQ website's Insurance section, where you'll find a form called "Request to increase the civil liability insurance limit". Simply fill it out and send it directly to Intact Insurance at the address shown.

#### 7. Can I get a refund of my mandatory contribution to the clubs' civil liability insurance?

This contribution is mandatory and represents your share of the cost of the civil liability insurance coverage that each of the FCMQ's affiliated clubs purchases to be properly protected, just as you do when you buy your own civil liability insurance. Therefore, this contribution is not refundable.

#### 8. I'd like to cancel my civil liability insurance and have my premium refunded. What should I do?

There are two ways to request a cancellation of your civil liability insurance policy:

- Online, by filling out and submitting the form entitled "Notice of Rescission of an Insurance Contract" that is available in the Insurance section of the FCMQ website; or
- Manually, by filling out the form entitled "Notice of Rescission of an Insurance Contract" that is available in the Summary that was issued to you when you purchased your civil liability insurance policy from Intact Insurance, then sending it by registered mail to the address shown.

Any reimbursement that you are eligible for will be issued within a maximum of 30 days after Intact Insurance receives your duly completed form.

## 9. How much is my refund if I cancel my snowmobile civil liability insurance coverage?

To obtain a refund, you need to **fill out the form entitled "Notice of Rescission of an Insurance Contract" and send it to Intact Insurance**, following the procedure outlined in question 8.

Type of trail pass	Amount of refund
1 day	<ul style="list-style-type: none"><li>If your notice is received <b>before the effective date of the insurance</b> (which is the date your trail pass becomes valid):<ul style="list-style-type: none"><li>For a one-day pass, the refund is <b>\$12.00</b> (100% of the amount paid).</li><li>For a three-day pass, the refund is <b>\$22.00</b> (100% of the amount paid).</li></ul></li><li>If your notice is received <b>after the effective date of the insurance</b>: No refund.</li></ul>
3 days, 7 days	
Annual Annual Antique	<ul style="list-style-type: none"><li>If your notice is received <b>within 10 days after you purchase your trail pass</b>, the refund is <b>\$37.49</b> for an Annual and <b>\$22.07</b> for an Annual Antique (100% of the amount paid).</li><li>If your notice is received <b>more than 10 days after you purchase your trail pass</b>, you are entitled to a partial refund according to the Cancellation Table attached to this document (and to your Q.P.F. No. 1 insurance policy).</li></ul>
Rental	<ul style="list-style-type: none"><li>If your notice is received <b>within 10 days after you purchase your trail pass</b>, the refund is <b>\$80.05</b> (100% of the amount paid).</li><li>If your notice is received <b>more than 10 days after you purchase your trail pass</b>, you are entitled to a partial refund according to the Cancellation Table attached to this document (and to your Q.P.F. N° 1 insurance policy).</li></ul>

## 10. Who do I contact about a claim?

All questions regarding an existing claim, or a situation that might lead to a claim, should be addressed to the Intact Insurance Claims Department at **1 866 464 2424**.

# CANCELLATION TABLE

## 6 OR 12-MONTH POLICIES

### SHORT RATE CANCELLATION TABLE

(except seasonal vehicles)

Elapsed time (days)		Retain %	Elapsed time (days)		Retain %	Elapsed time (days)		Retain %
6 months	12 months		6 months	12 months		6 months	12 months	
	1-4	14	52-53	121-124	44	117-118	245-248	74
	5-8	15	54-55	125-128	45	119-120	249-252	75
	9-12	16	56-58	129-132	46	121-122	253-256	76
	13-16	17	59-60	133-136	47	123-124	257-260	77
	17-20	18	61-62	137-140	48	125-126	261-264	78
	21-24	19	63-64	141-144	49	127-128	265-268	79
1-2	25-28	20	65-66	145-148	50	129-131	269-272	80
3-4	29-32	21	67-68	149-156	51	132-133	273-276	81
5-6	33-36	22	69-70	157-160	52	134-135	277-280	82
7-8	37-40	23	71-73	161-164	53	136-137	281-284	83
9-10	41-44	24	74-75	165-168	54	138-139	285-288	84
11-12	45-48	25	76-77	169-172	55	140-141	289-292	85
13-15	49-52	26	78-79	173-176	56	142-143	293-296	86
16-17	53-56	27	80-81	177-180	57	144-146	297-300	87
18-19	57-60	28	82-83	181-184	58	147-148	301-304	88
20-21	61-64	29	84-85	185-188	59	149-150	305-308	89
22-23	65-68	30	86-88	189-192	60	151-152	309-312	90
24-25	69-72	31	89-90	193-196	61	153-154	313-316	91
26-27	73-76	32	91-92	197-200	62	155-156	317-320	92
28-30	77-80	33	93-94	201-204	63	157-158	321-324	93
31-32	81-84	34	95-96	205-208	64	159-161	325-328	94
33-34	85-88	35	97-98	209-212	65	162-163	329-332	95
35-36	89-92	36	99-100	213-216	66	164-165	333-336	96
37-38	93-96	37	101-103	217-220	67	166-167	337-340	97
39-40	97-100	38	104-105	221-224	68	168-169	341-344	98
41-42	101-104	39	106-107	225-228	69	170-171	345-348	99
43-45	105-108	40	108-109	229-232	70	172-183	349-365	100
46-47	109-112	41	110-111	233-236	71			
48-49	113-116	42	112-113	237-240	72			
50-51	117-120	43	114-116	241-244	73			