



Focus on Insurance

Do you have an all terrain or water vehicle? Ride in peace!

What every ATV owner should know!

It is really important that you know the rules of the Act respecting Off-Highway Vehicles. Since June 2006, under this law, the age limit for operating these vehicles is 16. Furthermore, if the operator is younger than 18 (i.e. 16 or 17), he or she must have a certificate issued by the Fédération québécoise des clubs quads (FQCQ) attesting that he or she has the competence and knowledge to operate such vehicles.

Did you know that the Act respecting Off-Highway Vehicles sets out the following fines?

- \$100 for operating a quad without a protective helmet;
- \$500 for allowing a child under 16 to drive an ATV;
- \$100 for operating an ATV without the abovementioned certificate, if the operator is 16 or 17;
- \$500 to \$1,000 for allowing an operator aged 16 or 17 to operate an ATV without the abovementioned certificate.

In addition, the maximum speed limit for an ATV is 50 km per hour, and fines for speeding are graduated. So be careful!

All ATV owners must take out \$500,000 in third party liability insurance, because the Société de l'assurance automobile du Québec (SAAQ) does not compensate quad operators for injuries they receive in accidents, unless the accidents involve a moving automobile. For example, you hit and injure a pedestrian while driving your all-terrain vehicle. As a result, you are sued for \$600,000, in addition to fees and interest. The SAAQ does not cover you for bodily

harm caused to the pedestrian, which is why it is important to take out civil liability insurance.

ATVs must also be registered (plate class: V).

Enjoy the ride!

Louise Larocque
Damage Insurance Broker

What every watercraft owner should know!

Did you know that if your watercraft is stolen, you won't be compensated if you did not respect certain commitments?

In fact, if a rider in your contract stipulates: "No coverage is in force if your watercraft is stolen while it is out of the water unless you are able to convincingly demonstrate that precautions had been taken to disengage the trailer hitch with a recognized locking device specifically intended for that purpose," the theft of the watercraft or the trailer is then covered only if you have disengaged the trailer hitch. The same applies to the shaft of an inboard/outboard motor, which must absolutely be equipped with an antitheft nut.

Each boating policy contains a list of riders that set out the requirements of the contract which must be respected in order to obtain compensation in case of damage. It is also very important to mention any operator likely to drive your watercraft, since an undeclared operator may, in case of damage, not be covered by the insurer.

Continued on page 23



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Continued from page 19

According to Coast Guard boating safety regulations in force since April 1, 1999, there are rules pertaining to age in relation to the power of the engine:

Under 12 and not accompanied by a person aged 16 and up	May operate a watercraft with a motor that is not more powerful than 10 hp
Between 12 and 16 and not accompanied by a person aged 16 and up	May operate a watercraft with an engine that is not more powerful than 40 hp
Under 16	Prohibited from operating a personal watercraft
16 and up	No restriction on the power of the motor

Note: Starting on September 15, 2009, all watercraft operators must have in their possession, on board the watercraft, proof of their competence and knowledge to operate such craft. Operators unable to present their card may be fined \$250.

A marine insurance contract is one by which the insurer agrees to compensate the insured for damage that may occur when the watercraft is on the water, land or being transported by a land vehicle, within the limits described in the contract. Since each category of watercraft has its own limitations and special conditions, it is very important to read the entire marine insurance contract and to know all of its special features.

Happy boating!

Nancy St-Pierre riding on the "La coulée douce"
Personal-Lines Damage Insurance Broker

Antoine Viau
Damage Insurance Broker