

Auto insurance tips for visitors to a Foreign Country

To Canada - The compulsory minimum liability auto insurance in Canada (except for Quebec) is \$200,000 and this amount is available for any one accident. But if a claim involving both [bodily injury](#) and property damaged reaches this figure, payment for property damage would be capped at \$20,000 in Manitoba, New Brunswick, Newfoundland and Yukon, and \$10,000 elsewhere except in Quebec.

In Quebec the minimum liability is \$50,000 and is for property damage claims within the province and personal injury and property damage outside of the Quebec province. The legislation in Quebec prohibits lawsuits for personal injury from a car accident which occur in the province, as a provincial fund pays for hospital and medical cost. Even a fixed amount for pain and suffering and for [loss of income](#) comes from this provincial fund.

Visitors may find it worthwhile to purchase personal accident and sickness insurance from their own [insurance agent](#) or [broker](#) before visiting Quebec.

When American visitors come to Canada, having [auto insurance](#) is compulsory when driving in Canada. The liability insurance that is required by law will protect you if you cause an accident and injure someone or damage someone's property.

People from the US can be assured of coverage from their existing auto insurance policy, if the auto insurance company has an agreement with Canadian authorities to provide such coverage. No adjustment to your insurance coverage is necessary.

But before leaving for your trip to Canada you should obtain a "Non-Resident Inter-Province Motor Vehicle Liability Insurance Card" from your insurance company.

This card shows that your auto insurance company has agreed on to provide coverage of not less than the minimum legal requisite in Canada. Keep this card with you at all times, because a police officer could ask you to present it. If you are planning to rent a car in Canada, you will at most times receive the compulsory auto insurance protection with the rental agreement. But you must have a valid drivers licence, of course.

[How to Reduce your gas cost when travelling](#)

If you are an international visitor to Canada having auto insurance is compulsory. The liability insurance that is required by law will protect you if you cause an accident and injure someone or damage someone's property.

Whether you plan to bring your own vehicle, or to purchase or rent one on arrival, you would be wise to obtain an international driver's license before coming to Canada. Visitors who are planning to bring their own cars to Canada may find it hard to arrange for auto insurance from their country. When you arrive in Canada you should contact an auto insurance agent to go over the most suitable coverage for you and your family.

Just keep in mind that in British Columbia, Manitoba and Saskatchewan, auto insurance is

provided by the government programs. If you are planning to live on one of these provinces you have obtain relevant auto insurance information from the provincial authorities before leaving your country.

It could be to your advantage to bring a letter from your former auto insurance company as evidence of your driving and auto insurance record from the past five years. This could help you to a better price when it comes to auto insurance rates and your premium.

Special Note: Does your [car run on Water?](#)

The auto insurance you get is valid in the whole of Canada and in America, but if you want to travel further south to Mexico, your auto insurance is not valid. You will then have to purchase auto insurance at the point of entry in to Mexico.

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