

FCMQ

La Fédération des clubs de motoneigistes du Québec



Official insurer
of the FCMQ



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 an 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 an snowmobile accident in a few precisely defined situations.

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.

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 an 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).

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

Table with 9% QST / 2026						
FCMQ					Intact Assurance/Intact Insurance	
Type of trail permit	Trail permit	Mandatory contribution to club's civil liability insurance	Deductible Fund	Total	Civil liability insurance for snowmobilers	Cost of trail permit including insurance
Annual	\$514,94	\$29,26	7,50	544,20	30,80	575,00
Annual antique	\$300,19	\$16,68	4,33	316,87	18,13	335,00
7 days	\$281,92	-	-	281,92	18,08	300,00
5 days	\$221,92	-	-	221,92	18,08	240,00
3 days	\$171,92	-	-	171,92	18,08	190,00
2 days	\$136,03	-	-	136,03	13,97	150,00
1 day	\$80,14	-	-	80,14	9,86	90,00
Rental	\$594,23	90,00	20,24	684,23	65,77	750,00
Table with 9.975% QST / 2027						
FCMQ					Intact Assurance/Intact Insurance	
Type of trail permit	Trail permit	Mandatory contribution to club's civil liability insurance	Deductible Fund	Total	Civil liability insurance for snowmobilers	Cost of trail permit including insurance
Annual	\$514,90	\$29,28	\$7,50	\$544,18	\$30,82	\$575,00
Annual antique	\$300,17	\$6,69	\$4,33	\$316,86	\$18,14	\$335,00
7 days	\$281,91	\$ -	\$ -	\$281,91	\$18,09	\$300,00
5 days	\$221,91	\$ -	\$ -	\$221,91	\$18,09	\$240,00
3 days	\$171,91	\$ -	\$ -	\$171,91	\$18,09	\$190,00
2 days	\$136,02	\$ -	\$ -	\$136,02	\$13,98	\$150,00
1 day	\$80,13	\$ -	\$ -	\$80,13	\$9,87	\$90,00
Rental	\$594,11	\$90,07	\$20,24	\$684,18	\$65,82	\$750,00

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. No 1 insurance policy from the FCMQ website, in the Insurance section. This sample Q.P.F. No 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).

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.

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, 2 days, 3 days, 5 days, 7 days	• If your notice is received before the effective date of the insurance: full refund • If your notice is received after the effective date of the insurance: no refund
Annual, annual antique, rental	• If your notice is received within 10 days after the effective date of the insurance: full refund • If your notice is received more than 10 days after the effective date of the insurance: partial refund according to the Cancellation Table attached to your Q.P.F. No. 1 insurance policy.



9. 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		
% of 12-month premium required For each month the automobile was insured		
Snowmobiles snowmobiles-sleds		
Month	Number of days elapsed	%
January	1 to 7	7
	8 to 15	13
	16 to 22	19
	23 or more	25
February	1 to 7	8
	8 to 15	15
	16 to 22	23
	23 or more	30
March	1 to 10	8
	11 to 20	17
	21 or more	25
April	1 or more	5
May		
Juine		
July		
August		
September		
October		
November	1 to 15	3
	16 or more	5
December	1 to 17	3
	8 to 15	5
	16 to 22	8
	23 or more	10