

# Summary of auto insurance coverage by province

## British Columbia

Government insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Accident benefits
- ✓ Uninsured automobile protection
- ✓ Hit and run
- ✓ Inverse liability protection

## Alberta

Private insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Accident benefits

## Saskatchewan

Government insurance

### Mandatory coverage:

- ✓ Property damage
- ✓ Personal injury
- ✓ Third-party liability

## Manitoba

Government insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Personal injury
- ✓ All perils (collision, comprehensive)

## Ontario

Private insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Accident benefits
- ✓ Uninsured automobile protection
- ✓ Direct compensation – property damage

## New Brunswick & Prince Edward Island

Private insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Accident benefits
- ✓ Uninsured automobile protection
- ✓ Direct Compensation – Property damage

## Quebec

Government and private insurance combination

### Mandatory coverage:

- ✓ Accident benefits
- ✓ Civil liability
- ✓ Personal injury
- ✓ Property damage

## Newfoundland and Labrador

Private insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Uninsured automobile protection

## Nova Scotia

Private insurance

### Mandatory coverage:

- ✓ Third-party liability
- ✓ Accident benefits
- ✓ Uninsured automobile protection
- ✓ Hit and run
- ✓ Direct compensation – property damage