

Driver's Seat (/Home/Blog?tagFilter=Driver%e2%80%99s+Seat)

How auto insurance differs between provinces

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Canadian provinces are distinctly different from one another – so it's not surprising that each province handles auto insurance differently as well. Some provinces provide coverage through the government, some only provide partial coverage, and some might not provide any. Whether you're travelling or moving to a different province, or just curious as to how your neighbour is covered, we've outlined a few of the main provincial differences when it comes to auto insurance.



British Columbia

Average monthly premium \$119

Mandatory coverage:



Government provided?
Yes. (ICBC
<http://www.icbc.com/Pages/default.aspx>)



Third party liability



Accident benefits



Uninsured automobile protection



Hit and run



Inverse liability protection



Alberta

Average monthly premium \$114

Mandatory coverage:



Government provided? No.



Third party liability



Accident benefits



Did you know? In the event of a collision, Alberta drivers only get compensated a certain amount from their insurance companies, and then have to go after the other person's insurance company for more compensation (this is called a tort-based insurance system).



Saskatchewan

Average monthly premium \$87





Mandatory coverage:



Property damage



Personal injury



Third party liability

Government provided? Yes. (SGI
(<https://www.sgi.sk.ca/>))



Did you know? In Saskatchewan, however, drivers can opt-out of the no-fault personal injury coverage purchase a tort (or "at-fault") policy instead. This means that not as many expenses are covered by the policy, but allows you to sue (or take to court) the other person involved.



Manitoba

Average monthly premium \$86



Mandatory coverage:



All perils (collision, comprehensive)



Third party liability



Personal injury

Government provided? Yes. (MPI
(<https://www.mpi.mb.ca/en/Pages/default.aspx>))



Ontario

Average monthly premium \$160



Mandatory coverage:



Third party liability



Accident benefits



Property damage



Uninsured automobile protection



Government provided? No.



Did you know? While the government doesn't provide insurance for drivers, auto policies are still heavily regulated. The provincial government outlines a standard auto policy that companies need to align with – which always includes liability, accident benefits and usually property damage.



Quebec

Average monthly premium \$76



Mandatory coverage:



Civil liability



Accident benefits



Personal injury



Property damage

Government provided? Yes. (SAAQ
(<https://saaq.gouv.qc.ca/>))



Did you know? Quebec's public insurance plan is unique because it is "no-fault" coverage, which means you're covered regardless if you are responsible for the accident. It can be tricky to understand, which is why we've laid out [everything you need to know about the SAAQ](https://www.sonnet.ca/blog/What-you-need-to-know-about-the-SAAQ) (<https://www.sonnet.ca/blog/What-you-need-to-know-about-the-SAAQ>)!



Newfoundland and Labrador

Average monthly premium \$62



Mandatory coverage:



Third party liability



Uninsured automobile protection



Government provided? No.



Did you know? It's the only province where medical, funeral, disability and death benefits coverages are optional for drivers.



New Brunswick

Average monthly premium \$94



Government provided? No.

Mandatory coverage:



Third party liability



Accident benefits



Uninsured automobile protection



Property damage



Did you know? New Brunswick insurance has a unique discount where new drivers applying for their license can receive the "First Chance Discount" on their policy for up to 6 driving years. The discount is meant to give new drivers a break when starting to pay for insurance, provided they keep a clean record for those 6 years.



Prince Edward Island

Average monthly premium \$54



Government provided? No.

Mandatory coverage:



Third party liability



Accident benefits



Uninsured automobile protection



Property damage





Nova Scotia

Average monthly premium \$94

Mandatory coverage:



Government provided? No.



Third party liability



Accident benefits



Uninsured automobile protection



Property damage

We hope this helps! It's a good idea to learn about your own province's mandatory and optional coverages to make sure you're fully protected.

Find out if you can get [Sonnet Insurance](#) in your province

(<https://www.sonnet.ca/Home/FAQs/FAQ/General-Inquiries/Does-Sonnet-offer-insurance-in-all-provinces?lang=en-CA>).

Sources - Monthly Average Premiums provided by:

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<https://www.sgi.sk.ca/basic-auto-damage-insurance> (<https://www.sgi.sk.ca/basic-auto-damage-insurance>)

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