

# PROVINCIAL LAWS

## Auto Insurance Limits

Auto insurance provides coverage to drivers in the event of an accident that results in damaged property and/or injuries. Having insurance allows drivers peace of mind in knowing that certain costs will be covered if they are ever injured or if their vehicle becomes damaged.

There are two types of auto insurance in Canada: mandatory and optional. Regulations surrounding mandatory insurance coverage are established by each provincial government to ensure that all drivers have sufficient funds to pay for losses. Mandatory insurance in most provinces includes liability insurance and accident benefits. Drivers may also purchase optional insurance coverage, which includes collision and comprehensive, either through the government or from private insurers.

In Saskatchewan, required auto insurance is purchased through a government-run insurance company, Saskatchewan Government Insurance. Provincial law mandates the following limits for liability insurance and accident benefits.

### LIABILITY

Saskatchewan drivers are required to carry minimum third-party liability coverage of \$200,000 for injury (or death) or damage (or loss) to property for any one accident. If a claim involves both bodily injury and property damage and reaches this figure, the property damage payment will be capped at \$10,000.

### ACCIDENT BENEFITS

Benefit	If <u>no-fault option</u> is selected:	If <u>tort option</u> is selected:
Medical payments	<ul style="list-style-type: none"> <li>Up to a maximum of \$6,888,630/person</li> </ul>	<ul style="list-style-type: none"> <li>Up to a maximum of \$22,960 per person for a non-catastrophic injury</li> <li>Up to a maximum of \$202,200 for a catastrophic injury</li> </ul>
Funeral expense benefits	<ul style="list-style-type: none"> <li>\$10,331</li> </ul>	<ul style="list-style-type: none"> <li>\$6,740</li> </ul>

This guide is not intended to be exhaustive nor should any discussion or opinions be construed as legal advice. It is provided for general informational purposes only. It broadly summarizes provincial statutes and regulations generally applicable to private employers, but does not include references to other legal resources unless specifically noted. Readers should contact legal counsel for legal advice.

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Saskatchewan

Benefit	If <u>no-fault option</u> is selected:	If <u>tort option</u> is selected:
Disability income benefits	<ul style="list-style-type: none"><li>• 90 per cent of net wages based on gross annual income of maximum \$96,034 per year</li><li>• Starts after the first seven days of disability unless catastrophically injured</li></ul>	<ul style="list-style-type: none"><li>• Up to two years</li><li>• \$438 per week for total disability (lifetime if unable to return to any job)</li><li>• \$219 per week for partially disability (</li><li>• Maximum is \$22,776 per year</li></ul>
Death benefits	<ul style="list-style-type: none"><li>• 45 per cent of deceased's net income benefit to spouse; 5 per cent of calculated death benefits to each dependent child; if no spouse, \$15,792 to each surviving parent or child (21 years or older), to maximum \$71,066; death of dependent child \$31,584</li></ul>	<ul style="list-style-type: none"><li>• 45% per cent of deceased's net income; 5 per cent of calculated death benefits to each dependent child; if no spouse or dependant, estate receives up to \$13,480</li></ul>
Impairment Benefit	<ul style="list-style-type: none"><li>• Up to \$197,405/person for non-catastrophic injury</li><li>• Up to \$241,102 for catastrophic injury</li></ul>	<ul style="list-style-type: none"><li>• Up to \$13,480/person for non-catastrophic injury</li><li>• Up to \$175,240 for catastrophic injury</li></ul>

## LEGAL ACTION

In Saskatchewan, drivers have the right to sue for pain and suffering only if tort option is selected. The award is subject to a deductible of \$5,000.