

G U I D E

Claim for Compensation

**FOR AN INABILITY
TO PERFORM ACTIVITIES**
and for Accident-Related Expenses



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THERE ARE THREE WAYS TO SUBMIT A DOCUMENT:

- » **Through the Reimbursement of Expenses and Document Submission online service:** saaq.gouv.qc.ca/documentsubmission
- » **By fax:** 1-866-289-7952
- » **By mail: Société de l'assurance automobile du Québec**
Case postale 2500, succursale Terminus
Québec (Québec) G1K 8A2

Keep the original or a copy for your files.

1

COMPENSATION PAID BY THE SAAQ

The various indemnities paid by the SAAQ have three main objectives:

Objective	Indemnity	Category	Page
A To compensate for economic loss due to an accident	Income replacement indemnity	Full-time worker.....	6
		Person with temporary employment	7
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		Unemployed person	8
		Person permanently unable to work in any capacity.....	9
	Indemnity for care expenses		9
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B To compensate for the after-effects of injury, such as pain, mental suffering and loss of enjoyment of life.....			11
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A Compensation for Economic Loss

As compensation for economic loss, you may be entitled to receive one or more of the following indemnities:

- » an income replacement indemnity;
- » an indemnity for care expenses;
- » a lump-sum indemnity for the loss of a school year or term.

INCOME REPLACEMENT INDEMNITY

This indemnity is paid to a person who loses employment earnings due to an accident. It corresponds to 90% of net income, which is based on gross annual income (up to a maximum provided for under the *Automobile Insurance Act*).

Net income is established by subtracting federal and provincial income tax, Employment Insurance premiums, Québec Parental Insurance Plan (QPIP) premiums and contributions to the Québec Pension Plan from gross income.

You may be entitled to compensation for the loss, as a result of the accident, of any Employment Insurance benefits payable under the *Employment Insurance Act*. In some cases, such compensation may be payable in addition to an income replacement indemnity.

For information on the amounts payable, consult the *Compensation Table*.

Please note: No compensation is payable for the first seven days, including the day of the accident.

Occupational Categories

In order to rule on the indemnity or indemnities to which you may be entitled, your compensation officer will have to determine your occupational category within the meaning of the *Automobile Insurance Act*:

- » full-time worker;
- » person with temporary employment;
- » part-time worker;
- » unemployed person;
- » person permanently unable to work in any capacity.

FULL-TIME WORKER

If, at the time of the accident, the accident victim held a job at which they had been working at least 28 hours per week, and that job was expected to last for at least a year, that person is considered a full-time worker.

Such a person may be entitled to an income replacement indemnity if they are no longer able to work at their job because of the accident. The indemnity is payable until that person is able to resume working.

Accident victims who are no longer able to hold their employment

Accident victims who are no longer able to work in any capacity will continue to receive an income replacement indemnity.

Starting from the 3rd year after the accident

If an accident victim is unable to do the job that they had at the time of the accident but becomes able to work in another capacity, the SAAQ may take this into account (see the box entitled *Determining employment as of the 3rd year after the accident* on page 7).

Determining employment as of the 3rd year after the accident

The SAAQ may determine the type of employment the accident victim would be able to hold by taking into account their training, experience, physical and intellectual abilities and, where applicable, any knowledge or skills acquired under a rehabilitation program.

Once an employment has been determined, the accident victim will continue to receive the same income replacement indemnity for a period of one year. At the end of that year, the indemnity will be reduced by the amount equal to the net income earned by the accident victim in the determined employment.

Employment is also determined for accident victims who held temporary or part-time employment or were unemployed before the accident.

NOTE: If an accident victim receives a surviving spouse's pension from Retraite Québec, the amount of that pension may be reduced if that person receives an indemnity from the SAAQ for a particular disability and is deemed to be disabled by Retraite Québec for the same disability. For more information, visit the Retraite Québec website.

PERSON WITH TEMPORARY EMPLOYMENT

If, at the time of the accident, the accident victim held a job at which they had been working at least 28 hours per week, and that job was expected to last for less than one year, that person is considered a temporary worker.

Such a person may be entitled to an income replacement indemnity if they are no longer able to work at their job because of the accident.

For the first 180 days after the accident, the amount of the income replacement indemnity is based on the job the person held before the accident and is paid until that person is able to resume working.

Starting from the 181st day after the accident

In cases where the disability persists, accident victims may receive an income replacement indemnity based on a job they would have been able to hold were it not for the accident.

The SAAQ takes into account the following when determining an employment:

- » physical and intellectual abilities;
- » training;
- » work experience.

The amount of the indemnity is established based on the gross income corresponding to the employment determined for the accident victim. The indemnity is paid until the accident victim becomes able to hold the determined employment.

Accident victims who are unable to hold the employment determined for them on the 181st day after the accident

Accident victims who are no longer able to work in any capacity will continue to receive an income replacement indemnity.

Starting from the 3rd year after the accident

If an accident victim is unable to hold the determined employment but becomes able to work in another capacity, the SAAQ may take this into account.

For more information, see "Determining employment as of the 3rd year after the accident" in the above box.

PART-TIME WORKER

If, at the time of the accident, the accident victim held a job at which they had been working for fewer than 28 hours per week, they are considered a part-time worker, regardless of how long that job was expected to last (more or less than one year).

Such a person may be entitled to an income replacement indemnity if they are no longer able to work at their job because of the accident.

For the first 180 days after the accident, the amount of the income replacement indemnity is based on the part-time job and is paid until the person is able to resume working.

If, at the time of the accident, the accident victim was also taking care of, without pay, one or more children under 16 years of age or persons with a disability, the accident victim may be entitled to an indemnity covering the cost of care if they are no longer able to take care of that person or those people (see "Indemnity for Care Expenses" on page 9).

Starting from the 181st day after the accident

In cases where the disability persists, accident victims may receive an income replacement indemnity based on a job they would have been able to hold were it not for the accident.

The SAAQ takes into account the following when determining an employment:

- » physical and intellectual abilities;
- » training;
- » work experience.

The amount of the indemnity is established based on the gross income corresponding to the employment determined for the accident victim. The indemnity is paid until the accident victim becomes able to hold the determined employment.

Accident victims receiving an indemnity for care expenses in addition to an income replacement indemnity will no longer receive both indemnities as of the 181st day (see "Indemnity for Care Expenses" on page 9).

Accident victims who are unable to hold the employment determined for them on the 181st day after the accident

Accident victims who are no longer able to work in any capacity will continue to receive an income replacement indemnity.

Starting from the 3rd year after the accident

If the accident victim is unable to hold the determined employment but becomes able to work in another capacity, the SAAQ may take this into account.

For further information, see "Determining employment as of the 3rd year after the accident" in the box on page 7.

UNEMPLOYED PERSON

Accident victims are considered to be unemployed if they were able to work at the time of the accident but did not have a job. Such people are eligible to receive an income replacement indemnity for the first 180 days after the accident in the following cases:

- » They are unable to hold a job they would have held during that period, had the accident not occurred.
- » As a result of the accident, they are deprived of regular Employment Insurance benefits or an employment-assistance allowance.

If, at the time of the accident, an accident victim was taking care of, without pay, one or more children under 16 years of age or persons with a disability, the accident victim may be entitled to an indemnity covering the cost of care if they are no longer able to take care of that person or those people (see "Indemnity for Care Expenses" on page 9).

Starting from the 181st day after the accident

In cases where the disability persists, accident victims may receive an income replacement indemnity based on a job they would have been able to hold were it not for the accident.

The SAAQ takes into account the following when determining an employment:

- » physical and intellectual abilities;
- » training;
- » work experience.

Even in cases where accident victims were not entitled to an income replacement indemnity for the first 180 days after the accident, they may receive an income replacement indemnity based on their determined employment. The indemnity is paid until accident victims become able to hold their determined employment.

EXCEPTION: Accident victims 65 years of age or older who were unemployed at the time of the accident and who do not provide proof of hiring within 180 days after the accident will never be entitled to an income replacement indemnity.

Accident victims receiving an indemnity for care expenses in addition to an income replacement indemnity will no longer receive both indemnities as of the 181st day after the accident (see "Indemnity for Care Expenses" below).

Accident victims who are unable to hold the employment determined for them on the 181st day after the accident

Accident victims who are no longer able to work in any capacity will continue to receive an income replacement indemnity.

Starting from the 3rd year after the accident

If the accident victim is unable to hold the determined employment but becomes able to work in another capacity, the SAAQ may take this into account.

For more information, see "Determining employment as of the 3rd year after the accident" in the box on page 7.

Accident victims aged 65 or older at the time of the accident

If accident victims are aged 65 or older at the time of the accident, they will no longer receive an income replacement indemnity four years after the date of the accident.

PERSON PERMANENTLY UNABLE TO WORK IN ANY CAPACITY

Accident victims who, at the time of the accident, were permanently unable to work in any capacity (whether on a full-time or a part-time basis) because of a physical or intellectual condition unrelated to the accident, are not entitled to receive an income replacement indemnity.

INDEMNITY FOR CARE EXPENSES

An indemnity for care expenses is paid to an accident victim whose main activity was unpaid work taking care of one or more children under 16 years of age or persons with a disability.

To be entitled to this indemnity, this person must have been unemployed or working only part-time when the accident occurred.

The amount payable varies according to how many children or persons with a disability the accident victim was caring for.

This indemnity cannot be combined with an income replacement indemnity based on a job at which the person had been working for more than 28 hours per week.

An accident victim receiving an income replacement indemnity in addition to an indemnity for care expenses will no longer receive both indemnities as of the 181st day after the accident.

At the time they deem appropriate, accident victims must choose between the indemnity for care expenses and the income replacement indemnity. Pending that decision, only the indemnity for care expenses will be paid.

For information on the amounts payable, see the *Compensation Table*.

LUMP-SUM INDEMNITY FOR THE LOSS OF A SCHOOL YEAR OR TERM

This lump-sum indemnity is paid to students who fall behind in their schooling due to a traffic accident and miss:

- » a year of studies at the elementary or secondary level;
- » a school term at the post-secondary level.

This indemnity is paid at the end of the school year or term in question.

STUDENT 16 YEARS OF AGE OR OLDER

Students 16 years of age or older at the time of the accident, who are enrolled full time in a secondary or post-secondary educational institution and who fall behind in their schooling because they are unable to resume studying due to the accident, are entitled to a lump-sum indemnity.

The amount of the indemnity is based on the level of schooling.

The indemnity ceases to be paid as of the scheduled completion date of the studies underway at the time of the accident.

EXAMPLE: Jane is a CEGEP student who intended to go to university but was not enrolled at the time of the accident. She will be entitled to an indemnity until the date on which she was scheduled to complete her college-level studies, unless she is able to resume studying in the meantime.

A student who also held a job or jobs, or who would have held one if the accident had not occurred, may also be entitled to an income replacement indemnity.

For information on the amounts payable, see the *Compensation Table*.

Income replacement indemnity

Accident victims who are students 16 years of age or older may be entitled to an income replacement indemnity if:

- » they held or would have held a job had it not been for the accident;
- » they are deprived of regular Employment Insurance benefits;
- » they are deprived of an employment-assistance allowance.

The indemnity can be paid to accident victims up until the date when they were scheduled to complete the studies then underway, but only for such time as:

- » the job would have been available and they remain unable to hold it;
- » they are deprived of regular Employment Insurance benefits because of the accident;
- » they are deprived of an employment-assistance allowance because of the accident.

Starting from the scheduled date for completion of the studies underway at the time of the accident

- » Accident victims who are unable to resume studying due to the accident are no longer entitled to the lump-sum indemnity.
- » Accident victims who are unable to resume studying or to work in any capacity may be entitled to an income replacement indemnity. The amount is based on the average weekly earnings of Québec workers.
- » Accident victims who are able to work but whose capacity to do so is significantly reduced because of the accident may also be entitled to an income replacement indemnity.

CHILD UNDER 16 YEARS OF AGE

Accident victims under 16 years of age who fall behind in their schooling due to the accident are entitled to a lump-sum indemnity. The amount of the indemnity is based on the level of schooling.

The indemnity ceases to be paid at the end of the school year during which the student turns 16 or is able to resume studying.

A student who held a job or jobs, or who would have held one if the accident had not occurred, may also be entitled to an income replacement indemnity. For information on the amounts payable, see the *Compensation Table*.

Income replacement indemnity

Accident victims who are children under 16 years of age may be entitled to an income replacement indemnity if:

- » they held or would have held a job had it not been for the accident;
- » they are deprived of regular Employment Insurance benefits;
- » they are deprived of an employment-assistance allowance.

The indemnity can be paid to accident victims up until the end of the school year during which they turn 16, but only for such time as:

- » the job would have been available and they remain unable to hold it;
- » they are deprived of regular Employment Insurance benefits due to the accident;
- » they are deprived of an employment-assistance allowance due to the accident.

EXAMPLE: Joey is a newspaper carrier who can no longer deliver newspapers due to an accident. He can receive an income replacement indemnity for the period for which he was hired.

Starting at age 16

Starting at the end of the school year during which they turn 16:

- » accident victims who are unable to resume studying due to the accident are no longer entitled to the lump-sum indemnity;
- » accident victims who are unable to resume studying or to work in any capacity may be entitled to an income replacement indemnity. The amount of the indemnity is based on the average weekly earnings of Québec workers;
- » accident victims who are able to work, but whose capacity to do so is significantly reduced because of the accident, may also be entitled to an income replacement indemnity.

B Compensation for a Diminished Quality of Life

Injuries sustained in a traffic accident and any ensuing permanent impairment can result in after-effects, such as mental suffering, pain or loss of enjoyment of life. These after-effects may be compensated by the SAAQ with a lump-sum indemnity.

- » The amount of the lump-sum indemnity varies according to the severity of the injuries and their consequences.
- » Accident victims are always compensated based on the maximum amount in force on the date of the decision.
- » A lump-sum payment is generally made once the health condition of the accident victim is considered stable.
- » Where warranted by the medical information on file, an interim payment may be made before the final assessment of the accident-related injuries.

For information on the amounts payable, see the *Compensation Table*.

For information on the expenses covered and the conditions for reimbursement, see "Reimbursement of Expenses" on page 14.

Accessible parking permit

On April 1, 2003, the SAAQ began refunding the fee for an accessible parking permit paid by anyone who applies for one as the result of a traffic accident.

Permit application forms are available at SAAQ service centres.

2

COMPLETING THE **CLAIM FOR COMPENSATION FORM**

Who can file a Claim for Compensation?

- » A person residing in Québec who was involved in an accident in Québec or outside Québec
- » A person residing outside Québec who was involved in an accident in Québec

SPECIAL CASES:

Accident outside Québec: If legal recourse is allowed in the jurisdiction where the accident took place, the accident victim may initiate proceedings against the party at fault for the accident. However, before doing so, they must inform the SAAQ, since it has a right of priority that it may decide to exercise.

Accident that occurred during the course of work duties: The claim must be filed with the Commission des normes, de l'équité, de la santé et de la sécurité du travail (CNESST), or the worker's compensation board in the accident victim's home province or country. However, a claim can be filed with the SAAQ if the CNESST refuses the claim. In this case, the letter of refusal must be provided. For more information, call the CNESST at 1-866-302-2778 or visit the board's website at cnesst.gouv.qc.ca.

Accident that occurred while a criminal offence was being committed: A person who was intentionally injured with a road vehicle may be considered the victim of a criminal act and can choose to receive compensation under either the *Act to assist persons who are victims of criminal offences and to facilitate their recovery* or the *Automobile Insurance Act*. For more information, call the Direction de l'indemnisation des victimes d'actes criminels (IVAC) at 1-800-561-4822 or visit the organization's website at www.ivac.qc.ca.

Accident that occurred while assisting someone in distress: A person who is injured while assisting a person in danger may receive compensation under either the *Act to promote good citizenship* or the *Automobile Insurance Act*. For more information, call the IVAC at 1-800-561-4822 or visit the organization's website at www.ivac.qc.ca.

When should a Claim for Compensation be filed?

The *Claim for Compensation* form should be filed as soon as possible, even if other forms still need to be filled out. Those forms may be submitted later.

Remember to **write the claim number** on all forms, documents, receipts and invoices enclosed with the claim.



FOR ANY ADDITIONAL INFORMATION,
CONTACT THE SAAQ
AT 1-800-361-7620.

Additional information

10 RESIDENT STATUS

This section should be filled out if:

- » the accident occurred outside Québec;
- » the accident victim did not have resident status at the time of the accident;
- » the accident victim lived outside Québec at some point in the 12 months preceding the accident.

11 PENSION, BENEFITS, INDEMNITIES, COMPENSATION OR ALLOWANCES RECEIVED FROM ANOTHER ORGANIZATION

If the accident victim was receiving benefits from the Ministère de l'Emploi et de la Solidarité sociale at the time of the accident, they must make sure that the expenses stemming from the accident are not covered by the ministry before filing a claim with the SAAQ.

12-13-14 REIMBURSEMENT OF EXPENSES

To learn about the maximum reimbursement amounts, consult the *Compensation Table*.

Care expenses

Only care expenses that were incurred after and as a result of the accident may be claimed.

These expenses are reimbursable when the accident victim is responsible for caring for one or more children under age 16 or persons with a disability, and must leave to:

- » receive medical or paramedical care that is reimbursable by the SAAQ;
- » undergo an examination by a health care professional at the request of the SAAQ;
- » take part in rehabilitation activities that are reimbursed by the SAAQ, that is, activities that are considered necessary to reach a functional rehabilitation goal for the purposes of social, academic or professional integration.

Care expenses are reimbursable upon presentation of receipts, **on which the claim number must be indicated**.

PERSONAL ASSISTANCE

Expenses incurred to receive personal home assistance may be reimbursed if, by reason of the accident, accident victims are unable to care for themselves and independently carry out essential activities of daily life (preparing meals, dressing, getting up, etc.).

The SAAQ must first be informed of the accident victim's needs. It will then assess any personal home assistance requirements and determine the weekly amount to which the accident victim is entitled, based on their nature of the injuries.

Personal home assistance expenses are reimbursable upon presentation of receipts, **on which the claim number must be indicated.**

AVAILABILITY ALLOWANCE

An availability allowance may be awarded to the person who accompanies an accident victim whose age (under age 16) or medical condition requires them to be accompanied to receive medical care. To claim the allowance, the accompanying person must fill out the appropriate form—or provide a statement specifying how long their presence was required and the reason for accompanying the victim—and enclose an invoice for the amount claimed. The claim number must be indicated on the invoice.

PRESCRIBED PHYSICAL OR PSYCHOLOGICAL TREATMENTS

Care and treatments provided by optometrists, dentists or other health care professionals governed by the *Professional Code*, including acupuncturists, chiropractors, occupational therapists, physiotherapists and psychologists are reimbursable, provided they are prescribed by a physician or specialized nurse practitioner.

Some treatments are not reimbursable by the SAAQ, including osteopathy, massage therapy and naturopathic care.

PURCHASE OF MEDICATION

Reimbursement of medication is authorized when the following two conditions are met:

- » the medication is prescribed for treating an injury recognized as being in connection with the accident;
- » the medication appears on the list of medication covered by Québec's public prescription drug insurance plan (does not apply to medication obtained outside Québec).

AUTOMATED REIMBURSEMENT AT THE PHARMACY

The SAAQ offers automated reimbursement at the pharmacy. To benefit from this option, the accident victim's health insurance number must be entered in Section 1 of the claim for compensation. For more information on this service, visit saaq.gouv.qc.ca.

If automated reimbursement is not wanted, the accident victim must pay the cost of the medication at the pharmacy and submit the receipts to the SAAQ to claim reimbursement. The claim number must be indicated on each receipt.

OTHER EXPENSES

Other expenses may be reimbursed. To know whether an expense is covered by the plan and find out about the applicable terms of reimbursement, call the SAAQ at 1-800-361-7620.

EXPENSES RELATED TO AN ACCIDENT THAT OCCURRED OUTSIDE QUÉBEC

If the accident resulted in medical expenses incurred outside of Québec (hospitalization costs or prescribed physical or psychological treatments):

- » if the fees have been paid, send all supporting documents to the SAAQ. Only originals will be accepted;

- » if the fees have not been paid, contact the Régie de l'assurance maladie du Québec (RAMQ) to obtain an application for reimbursement form.

The SAAQ can only reimburse the portion of expenses that has not been reimbursed by the RAMQ and which is reimbursable in accordance with the *Automobile Insurance Act*.

16 CONSENT TO THE COLLECTION AND DISCLOSURE OF PERSONAL AND MEDICAL INFORMATION

Under the *Automobile Insurance Act*, the SAAQ must obtain the accident victim's consent to disclose information to their attending physicians and any other health care professionals.

17 DIRECT DEPOSIT

The SAAQ can deposit indemnities directly into the accident victim's bank account (in Canada only).

IMPORTANT:

- » If you are requesting deposit into a joint account, check "No" when answering the question "Are you the sole holder of the account?"
- » If the accident victim is a minor, the SAAQ must deposit indemnities in an account held in the victim's name. Parents are responsible for opening an account in the child's name.
- » If direct deposit is not possible, payment is made by cheque.

Remember to enclose a cheque marked "VOID."

Example:

VOTRE NOM
123, RUE PRINCIPALE OUEST
VOTRE VILLE (PROVINCE) A2B 3C4

DATE

PAYEZ À L'ORDRE DE \$

/100 DOLLARS

VOTRE INSTITUTION FINANCIÈRE
345, RUE PRINCIPALE OUEST
VOTRE VILLE (PROVINCE) A2B 3C4

POUR

001

N° de chèque
Par toujours présent
sur le chèque
(Ne pas inscrire)

N° de la
succursale
(5 chiffres)

N° de
l'institution
financière
(3 chiffres)

N° de compte
(maximum de 12 chiffres)

3

COMPLETING THE APPENDICES

SOCIAL SITUATION

A SPOUSE AT THE TIME OF THE ACCIDENT

A spouse is defined as:

- » a person who, at the time of the accident, was married to or in a civil union with the accident victim and was living with them;
- » a person who, at the time of the accident, was living in a de facto union with the accident victim and had been publicly represented as that person's spouse for at least three years;
- » a person who, at the time of the accident, was living in a de facto union with the accident victim and had been publicly represented as that person's spouse for at least one year, provided:
 - a child had been born or was to be born of their union;
 - they had adopted a child together;
 - one of them had adopted one or more of the other's children.

B FORMER SPOUSE AT THE TIME OF THE ACCIDENT

A former spouse is defined as:

- » a person who is legally separated or divorced from the accident victim and who, at the time of the accident, was entitled to receive spousal support (excluding child support) from the accident victim by virtue of a judgment or agreement.

C DEPENDANTS AT THE TIME OF THE ACCIDENT

A dependant is defined as:

- » a minor child (under age 18) of the accident victim, regardless of whether that child was adopted or is the accident victim's biological child, and any other minor to whom the accident victim stood *in loco parentis* (acted as parent) at the time of the accident;
- » a child of legal age of the accident victim, a person of legal age for whom the accident victim stood *in loco parentis* (acted as parent) at the time of the accident and any other person related to the accident victim by blood or adoption if, at the time of the accident, the accident victim was providing for more than 50% of that person's basic needs and maintenance costs.

List the names and contact information of:

- » all children under age 18 who were your dependants at the time of the accident;
- » all your children between the ages of 18 and 25 who were enrolled as a full-time student and were your dependants at the time of the accident;
- » all persons with a disability who were your dependants at the time of the accident;
- » any other person, if you were providing for more than 50% of that person's needs.

NOTE: *If, at the time of the accident, you had more than six dependants, please provide the required information about each additional dependant on a separate sheet of paper and enclose it with the form. Be sure to indicate your claim number or, if unavailable, your health insurance number at the top of each page.*

ECONOMIC SITUATION

D EMPLOYMENT

- » If you were employed as a salaried worker at the time of the accident, you must answer all the questions. Your answers will help determine the amount of the income replacement indemnity you may be entitled to receive if you are unable to work because of the accident.

IMPORTANT:

If your disability lasted more than seven days after the accident, remember to enclose with your claim for compensation **Schedule 2 – Attestation of Income by the Employer** and **Schedule 6 – Job Description**, which must be completed by your employer.

- » If you are self-employed and your disability lasted more than seven days after the accident, you must provide the following for each of the three previous years:
 - a copy of your Québec or federal income tax return (the Québec income tax return is preferred for Québec residents) and your notice of assessment; AND
 - either a copy of your statement of income and expenses or one of the two following forms: TP-80-V, *Business or Professional Income and Expenses*, or T2125, *Statement of Business or Professional Activities* (form TP-80-V is preferred for Québec residents); OR
 - if you did not reside in Canada, any official document attesting to your income. This type of document is generally required by the fiscal authority of the country or territory concerned (equivalent to Revenu Québec or the Canada Revenue Agency).

NOTE: *Remember to indicate your claim number or, if unavailable, your health insurance number on each separate sheet you submit with the claim.*

E AT THE TIME OF THE ACCIDENT:

Were you working without pay in a family business?

- » An accident victim is entitled to a reimbursement of the labour costs incurred in order to hire someone to replace them if they meet the following conditions:
 - the accident victim was working in a family business at the time of the accident (by “family business” we mean any business that employs a blood relative or a relative by adoption or marriage, regardless of the business’s legal status, e.g. company or partnership, registered or unregistered);
 - the accident victim was working without pay;
 - due to the accident, the accident victim is no longer able to perform their usual work;
 - after the accident, the accident victim has incurred labour costs in order to be replaced.
- » Labour costs are reimbursed upon presentation of supporting documents. To be reimbursed, enclose your receipts and invoices on which the following information is provided:
 - the full name and address of the person who was hired to replace you;
 - the period covered by the request for reimbursement;
 - the amount paid, or that you were invoiced, for the services rendered by the person who replaced you.
- » The claim for reimbursement cannot cover a period that extends beyond the 180th day following the accident.

For information on the maximum amounts covered, see the *Compensation Table*.

Were you receiving an employment-assistance allowance?

The accident may cause the loss of an employment-assistance allowance. If applicable, the SAAQ will rule on the amount of any compensation you are entitled to receive for this loss.

- » If, at the time of the accident, you were receiving an employment-assistance allowance that is part of active measures by Emploi-Québec and your disability lasted more than seven days after the accident, have your local employment centre (CLE) complete ***Schedule 3 – Confirmation of an Employment-Assistance Allowance Lost***.

AT THE TIME OF THE ACCIDENT, HAD AN EMPLOYER GUARANTEED YOU EMPLOYMENT?

If an employer had offered you a job that you would have held if the accident had not occurred, provide the name and telephone number of that employer.

IMPORTANT:

If your disability lasted more than seven days after the accident call the SAAQ at 1-800-361-7620 to request a copy of the *Confirmation of Hiring* form.

F AT THE TIME OF THE ACCIDENT, WERE YOU ALREADY UNABLE TO WORK?

It may be that at the time of the accident you had already been unable to work either temporarily or permanently for medical reasons (for example, as a result of a work-related accident or because you were on sick leave).

DESCRIBE YOUR ILLNESS OR DISABILITY PRIOR TO THE ACCIDENT

Describe any illness or disability that you had before the accident and that prevented you from being able to work. Indicate the name of the hospital or medical clinic where you were being treated, as well as the name of the physician or specialized nurse practitioner treating you for the health issue(s) in question.

H IF YOU HAD NOT HELD FULL-TIME EMPLOYMENT FOR OVER A YEAR WHEN THE ACCIDENT OCCURRED, YOU MUST PROVIDE THE INFORMATION BELOW.

EDUCATION

Circle only your last completed year of schooling. Indicate the diploma or degree received for the highest level of schooling you have completed.

IN THE FIVE YEARS BEFORE THE ACCIDENT, WERE THERE ANY PERIODS WHEN...

...your main occupation was taking care of a child under 6 years of age without pay?

If you were looking after someone else's child, please indicate, in addition to the information requested, the child's name, date of birth and the reason for taking care of the child. Write this information on a separate piece of paper and enclose it with the form. Remember to indicate your claim number or if unavailable, your health insurance number at the top of the page.

...you were unable to hold a job due to illness, an accident, etc.?

If you answer "Yes" to this question, please indicate the period(s) during which you were unable to work and explain why (type of illness, disability or accident).

PROFESSIONAL QUALIFICATIONS

A certificate of qualification is the basic document a worker must have in order to practice a trade. For the qualification to be taken into consideration, your certificate must have been valid at the time of the accident. You must have been a member in good standing of your professional corporation on the day the accident took place.

EMPLOYMENT HISTORY

It is important to report all the jobs you held in the five years before the accident, beginning with the most recent one. This information will help the SAAQ determine an employment for you and establish the amount of any income replacement indemnity to which you may be entitled.

If you have not worked in the past five years, please list the last three jobs you have held and provide the dates they began and ended.

NOTE: If you do not have enough space, use a separate sheet of paper and attach it to the Claim for Compensation form. Remember to indicate your claim number or if unavailable, your health insurance number at the top of the page.

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COMPLETING THE OTHER FORMS

SCHEDULE 2 ATTESTATION OF INCOME BY THE EMPLOYER AND SCHEDULE 6 – JOB DESCRIPTION

These forms must be completed by your employer if you are in either of the following situations:

- » you had a full-time or part-time job at the time of the accident and your disability lasted more than seven days after the accident;
- » you had a job but had been temporarily incapable of working before the accident and your disability lasted more than seven days after the accident.

Note that *Schedule 2 – Attestation of Income by the Employer* and *Schedule 6 – Job Description* must be sent to the SAAQ within six days of the SAAQ's request.

IMPORTANT:

Remember to complete the first part of the form under **Accident Victim**.

SCHEDULE 3 CONFIRMATION OF AN EMPLOYMENT-ASSISTANCE ALLOWANCE LOST

This form must be completed by your local employment centre (CLE) if you have lost an employment-assistance allowance as a result of the accident and your disability lasted more than seven days after the accident.

IMPORTANT:

Remember to complete the first part of the form under **Accident Victim**.

SCHEDULE 4 ATTESTATION OF SCHOOL ATTENDANCE FOR STUDENTS AGED 16 OR OLDER

This form must be completed by the educational institution if the accident victim is 16 years of age or older and is a full-time student.

IMPORTANT:

Remember to complete the first part of the form under **Accident Victim**.

SCHEDULE 5 HEALTH CARE-RELATED TRAVEL EXPENSES

To claim travel expenses related to health care treatment, provide the information requested.

When no public transit service is available on the required route, or if a health condition prevents you from using public transit:

- » Expenses for transportation by private vehicle are reimbursed at a higher per-kilometre rate. Otherwise, the basic rate is used to calculate the reimbursement.
- » Fares for remunerated passenger transportation by automobile (taxi or other) are reimbursed based on the amounts paid and must be pre-approved by your compensation officer.

Travel details

Reason

Specify the reason for the trip.

Means of transport

Use the following letters to identify the means of transportation used:

- A: Automobile
- C: Public transit
- I: Bus, plane, train
- T: Remunerated passenger transportation by automobile (taxi or other)

Round-trip distance

If you used an automobile, indicate the number of kilometres to and from the place where you received care or underwent treatment (use your residence as the starting point).

Parking

Enter the amount paid for parking.

Amount claimed

If you used an automobile as a means of transportation, you do not have to enter the amount claimed. This amount will be calculated on the basis of the distance entered.

On the other hand, if you used another means of transportation, enter the amount on your receipt.

Meals and lodging

Where the cost of meals or expenses for an overnight stay were incurred in connection with receiving health care treatment, enter these expenses in the space provided and specify the reason for the trip.

IMPORTANT:

Remember to complete the first part of the form under **Accident Victim**.

**Société de l'assurance
automobile**

Québec 

Avec vous,
au cœur de votre sécurité