

IT'S POSSIBLE

To Adapt Your Vehicle



Québec 

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You were a victim of a traffic accident, and you have been left with a physical disability that prevents you from gaining access to your vehicle or driving it safely.

The coverage that the Société de l'assurance automobile du Québec (SAAQ) offers will reimburse some of the expenses of adapting your vehicle with the equipment necessary for your situation.

QUALIFYING FOR INSURANCE COVERAGE

You qualify for coverage if a traffic accident has left you with a persistent disability that renders you unable to get in or out of a vehicle, or unable to drive a vehicle safely.

CONDITIONS

Adapting a vehicle must:

- » be necessary to compensate for your particular limitations;
- » facilitate access to the vehicle and make it easier to drive independently and safely;
- » be recommended by an occupational therapist.

ELIGIBLE VEHICLE

Only a passenger vehicle you use regularly to get around is eligible to be adapted.

Moreover, only one vehicle can be adapted. The vehicle may be one you own or have leased under a long-term lease, or it may be one you use regularly that belongs to someone close to you (spouse, father, mother, member of your biological or foster family).

In the case of a long-term lease, written consent from the lessor is needed before adapting the vehicle.



The vehicle must not be more than five (5) years old, and it must have less than 100,000 kilometres and be in good mechanical condition

EXPENSES COVERED

The SAAQ reimburses expenses incurred to:

- » purchase and install the equipment required and recommended by an occupational therapist;
- » add equipment if your physical condition has changed since the initial adaptation;
- » repair and replace authorized equipment, where the equipment is no longer covered under a guarantee;
- » carry out any required alterations to the vehicle's body;
- » have the vehicle mechanically inspected after the adaptation is carried out.

Generally, the SAAQ reimburses the costs of the most appropriate solution that is the least expensive and that allows you to compensate for your limitations. You can opt for a solution that is more expensive; however, you must assume the extra costs.



You have to get the SAAQ's authorization before purchasing, installing or repairing the equipment necessary for adapting your vehicle.

PROCEDURE TO FOLLOW

Adapting a vehicle is a four-step process:

1. IDENTIFY YOUR NEEDS

Following your application, a representative of the SAAQ contacts you to help you with the procedure. An occupational therapist evaluates your disability in terms of driving and getting in and getting out of a vehicle. The therapist recommends the modifications appropriate to your situation and sends a report to the SAAQ for analysis.

If you apply for an adaptation as the driver of the vehicle, the SAAQ verifies your ability to drive before determining your adaptation needs.

In addition, the SAAQ checks your driver's licence to make sure that it is valid and to verify whether the equipment added changes the licence class or restrictions the licence bears.

2. OBTAIN BIDS

An SAAQ specialist in vehicle adaptation evaluates whether the recommended adaptations are eligible to be covered by insurance.

Before the work is done, you have to obtain bids from suppliers who specialize in adapting vehicles and submit them to the SAAQ.

The number of bids required varies based on the extent of the work to be carried out:

- » 1 bid for adaptation costs under \$2,000
- » 2 bids for adaptation costs over \$2,000

You will then be informed of the amount that you can receive as a reimbursement from the SAAQ.

You must submit supporting documents in order to be reimbursed.

3. HAVE THE ALTERATIONS MADE

You can go with the NMEDA-accredited supplier of your choice. The alterations must meet Transport Canada standards and comply with the *Highway Safety Code* and its regulations.

Once the work is finished, the SAAQ may require an inspection by the occupational therapist to ensure that the alterations and new equipment are safe and comply with specifications.

In addition, vehicles that have undergone modifications to the braking, steering, acceleration or suspension systems must undergo a mechanical inspection by a road vehicle inspection agent accredited by the SAAQ.

4. LEARN HOW TO DRIVE AN ADAPTED VEHICLE

Costs associated with driving classes to learn how to drive an adapted vehicle are covered where they are deemed necessary by an occupational therapist for you to become familiar with the newly installed equipment and to ensure safe driving.



YOUR RESPONSIBILITIES

You have the following responsibilities:

- » Inform the SAAQ that you are planning to adapt a vehicle.
- » Cooperate with your representative at the SAAQ by reading, in particular, the documents sent to you.
- » Cooperate with professionals to determine your needs.
- » Participate in finding appropriate solutions, based on your disabilities.
- » Check with the SAAQ whether the vehicle can be adapted.
- » Obtain the SAAQ's authorization before purchasing or repairing the equipment necessary for the alteration.
- » Choose the bidders and ensure that they are accredited by the National Mobility Equipment Dealers Association (NMEDA).



- » Have the necessary work carried out.
- » Obtain guarantees from your suppliers.
- » Check whether the vehicle has the same platform as the one for which the recommendations were made.
- » Ensure the new installations are maintained.

IF YOU ARE GETTING A DIFFERENT VEHICLE

You can submit a new application to adapt a vehicle after seven years, or before if there is a significant change in your physical condition.

If you want to renew a vehicle adaptation, an occupational therapist must evaluate your needs again. In addition, the SAAQ has the right to evaluate your driving ability.

Specialized equipment that is in good condition and transferable is installed in the new vehicle at the time of renewal. Reinstallation of the equipment is covered.



Before buying a vehicle, you must contact your SAAQ representative, who will help you choose your new vehicle and give you information about insurance coverage.

FOR MORE INFORMATION



Contact your representative at the
Société de l'assurance automobile du Québec.
You can also consult the website
saaq.gouv.qc.ca.

Checklist

Name of your representative

Telephone

Your file number

Version française disponible sur demande.

**Société de l'assurance
automobile**

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