

INDEMNITY

FOR IMPAIRMENT



WHAT IS IMPAIRMENT?

Impairment is any permanent consequence of an injury you are left with once your condition has stabilized and treatments no longer significantly improve your state of health. Impairment can be physical, psychological or esthetic.

HOW IS IMPAIRMENT ASSESSED?

The assessment of your impairment is based on the medical information in your file. As needed, the SAAQ may ask that you have your physician complete a medical report detailing your impairment, or have an independent expert assess your state of health.

Impairment is assessed primarily on the basis of the function of the body that is affected (i.e. locomotion, dexterity).

Based on the injury, the SAAQ will take into account all relevant elements, including:

- » range of motion;
- » strength;
- » sensitivity;
- » difficulty carrying out certain activities, etc.

The following aspects are also taken into account:

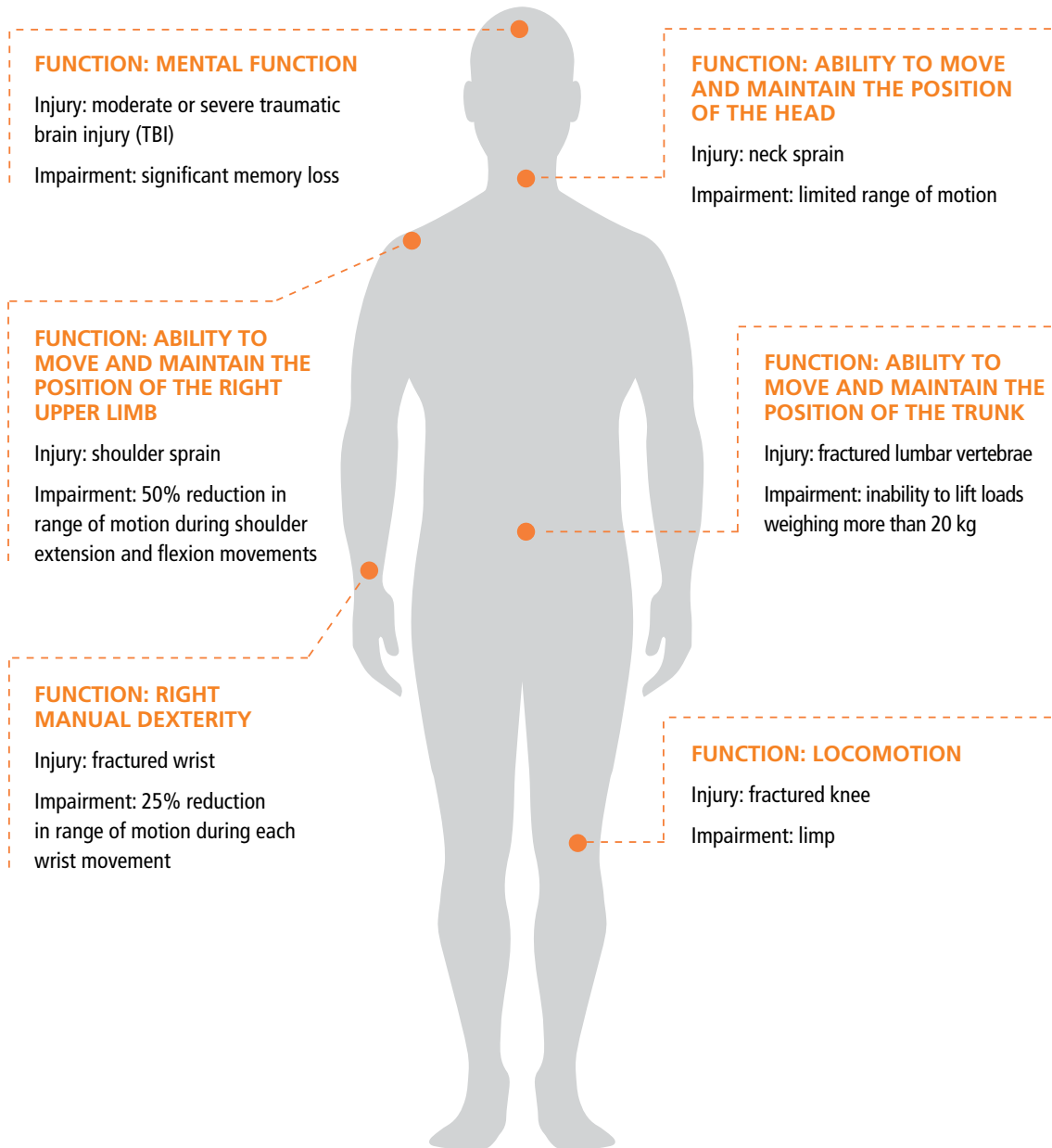
- » whether you are left or right-handed;
- » whether you had a pre-existing condition;
- » whether you are bilaterally impaired (arms, legs, eyes, etc.)

WHAT IS AN INDEMNITY FOR IMPAIRMENT?

The indemnity for impairment is calculated based on objective criteria and applies to everyone equally. It takes into account the consequences that your injuries have on your quality of life.

The amount of the indemnity is calculated based on your impairment and the severity ratings recognized.

EXAMPLES OF FUNCTIONAL IMPAIRMENT



THRESHOLD OF ENTITLEMENT TO COMPENSATION

Impairment that is deemed to be "below the threshold of entitlement to compensation" is impairment that is not severe enough to entitle you to an indemnity.

DOES PAIN QUALIFY FOR COMPENSATION?

If you experience residual pain, this pain is considered when the indemnity for impairment is granted.

However, if pain persists over time, it does not entitle you to an additional indemnity for impairment.

WHAT IS AN INDEMNITY FOR INJURY?

An indemnity for injury is awarded to compensate for the temporary consequences of an accident. You may have received this indemnity further to your accident.

When you are entitled to an indemnity for impairment, any amount that you were awarded as an indemnity for injury is deducted from your indemnity for impairment.

If you are not entitled to an indemnity for impairment, you keep the indemnity for injury that you received.



PLEASE NOTE

It is important that you inform your compensation officer if your state of health in connection with the accident worsens so that your situation can be reassessed.

The information in this leaflet applies to accidents that occurred on or after January 1, 2000.

FOR MORE INFORMATION

Contact our call centre:

- » Québec area: 418-646-9877
- » Elsewhere in Québec: 1-800-463-6890
- » Outside Québec: 1-800-463-6898

Visit our Website:

saaq.gouv.qc.ca/compensation

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**Société de l'assurance
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Québec 

Avec vous,
au cœur de votre sécurité