

G U I D E

Claim for Compensation

**FOR
ACCIDENT-RELATED
EXPENSES**



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, he or she must inform the SAAQ, since it has a right of priority that it may decide to exercise.

Accident that occurred in the context of work: The claim must be filed with the Commission des normes, de l'Équité, de la santé et de la sécurité du travail (CNESST), or with the organization responsible for compensating workplace accident victims in their 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 its website at www.cnesst.gouv.qc.ca.

Criminal act: A person who was intentionally injured with a road vehicle may be considered the victim of a criminal act and choose to receive compensation under the *Crime Victims Compensation Act* or under 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 a person in distress: A person who is injured while assisting a person in danger may receive compensation under 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 1 888 810-2525.**

Additional Information

10 RESIDENT STATUS

This section should be filled out if:

- » the accident occurred outside Québec;
- » the accident victim was not a resident of Québec at the time of the accident;
- » the accident victim lived outside Québec at any point in the 12 months preceding the accident.

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

If the accident victim was receiving benefits from the Ministère du Travail, de l'Emploi et de la Solidarité sociale (MTESS) at the time of the accident, he or she must make sure that the expenses stemming from the accident are not covered by the MTESS 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 a disabled person, and must leave to:

- » receive medical or paramedical care that is reimbursable by the SAAQ;
- » undergo an examination by a health 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 or a social, educational or professional integration goal.

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, the accident victim is unable to care for himself or herself 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 the 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 him or her 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 his or her 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 and dentists are reimbursable in Québec. Care and treatments provided by other professionals governed by the *Professional Code*, such as acupuncturists, chiropractors, occupational therapists, physiotherapists or psychologists, are also reimbursable, provided they are prescribed by a physician.

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 medication is prescribed for treating an injury recognized as being in connection with the accident; AND
- » 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 (HIN) 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 1 888 810-2525.

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 the form entitled *Application for Reimbursement – Healthcare Services Covered Outside Québec*.

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 AUTHORIZATION TO DISCLOSE MEDICAL INFORMATION

In accordance with the *Automobile Insurance Act*, the accident victim must authorize the SAAQ to provide information to his or her attending physician and any other health care professional.

17 DIRECT DEPOSIT

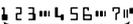
The SAAQ can deposit indemnities directly into the accident victim's bank account (in Canada only).

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		001	
DATE	<input type="text"/>	<input type="text"/>	
PAYEZ À L'ORDRE DE _____		<input type="text"/> \$	
_____ /100 DOLLARS			
VOTRE INSTITUTION FINANCIÈRE 345, RUE PRINCIPALE OUEST VOTRE VILLE (PROVINCE) A2B 3C4			
POUR _____			
			
N° de cheque Pas toujours présent sur le cheque (Ne pas inscrire)	N° de la succursale (5 chiffres)	N° de l'institution financière (3 chiffres)	N° de compte (maximum de 12 chiffres)

**Société de l'assurance
automobile**

Québec 