

G U I D E

Claim  
for Compensation

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





## Your claim kit includes

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### THERE ARE THREE WAYS TO SUBMIT A DOCUMENT:

» **Through the Document Submission online service:** [saaq.gouv.qc.ca](http://saaq.gouv.qc.ca)

» **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:

Objectives	Indemnities	Categories	Page
<b>A</b> To compensate for economic loss due to an accident	<b>Income replacement indemnity</b>	Full-time worker.....	6
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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 to which you may be entitled, consult the *Compensation Table*.

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

### **Job Categories**

In order to rule on the indemnity or indemnities to which you may be entitled, your compensation officer will have to determine your job 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 he/she 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 he/she is no longer able to work at his/her job because of the accident. The indemnity is payable until that person is able to resume his/her employment.

### ***Starting from the 3rd year after the accident***

An accident victim who remains unable to work in any capacity will continue to receive an income replacement indemnity, except if he/she is 64 years of age or older (see "Person 64 years of age or older" in the box on page 9).

If that person is unable to do the job he/she had at the time of the accident but becomes able to work in another capacity, the SAAQ may take this into account.

### **Determining employment three years after the accident**

The SAAQ may determine the type of employment the accident victim would be able to hold by taking into account his/her 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 an amount equal to the net income of the employment determined for that person.

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 Retraite Québec website.*

### **PERSON WITH TEMPORARY EMPLOYMENT**

If, at the time of the accident, the accident victim held a job at which he/she 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 he/she is no longer able to work at his/her 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 his/her employment.

#### **Starting from the 181st day after the accident**

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

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

- » the person's physical and intellectual abilities;
- » his/her training;
- » his/her work experience.

The amount of the indemnity is established on the basis of 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 employment determined for him/her.

#### **Starting from the 3rd year after the accident**

An accident victim who remains unable to work in any capacity will continue to receive an income replacement indemnity, except if he/she is 64 years of age or older (see "Person 64 years of age or older" in the box on page 9).

If that person is unable to hold the employment determined on the 181st day after the accident but becomes able to work in another capacity, the SAAQ may take this into account.

For more information, see "Determining employment three years 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 he/she had been working for fewer than 28 hours per week, he/she is 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 he/she is no longer able to work at his/her 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 his/her employment.

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 a person with a disability, the accident victim may be entitled to an indemnity covering the cost of care if he/she is 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, the accident victim may receive an income replacement indemnity based on a job he/she would have been able to hold were it not for the accident.

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

- » the person's physical and intellectual abilities;
- » his/her training;
- » his/her work experience.

The amount of the indemnity is established on the basis of 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 employment determined for him/her.

An accident victim who was also receiving an indemnity for care expenses will no longer receive both indemnities as of the 181st day (see "Indemnity for Care Expenses" on page 9).

### ***Starting from the 3rd year after the accident***

An accident victim who remains unable to work in any capacity will continue to receive an income replacement indemnity, except if he/she is 64 years of age or older (see "Person 64 years of age or older" in the box on page 9).

If that person is unable to hold the employment determined for him/her but becomes able to work in another capacity, the SAAQ may take this into account.

For further information, see "Determining employment three years after the accident" in the box on page 7.

## **UNEMPLOYED PERSON**

An accident victim is considered to be unemployed if he/she was able to work at the time of the accident but did not have a job. Such a person is eligible to receive an income replacement indemnity for the first 180 days after the accident in the following cases:

- » The accident victim is unable to hold a job he/she would have held during that period, had the accident not occurred;
- » As a result of the accident, the accident victim is deprived of regular Employment Insurance benefits or an employment-assistance allowance.

If, at the time of the accident, the accident victim was taking care of, without pay, one or more children under 16 years of age or a person with a disability, the accident victim may be entitled to an indemnity covering the cost of care if he/she is 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, the accident victim may receive an income replacement indemnity based on a job he/she would have been able to hold were it not for the accident.

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

- » the person's physical and intellectual abilities;
- » his/her training;
- » his/her work experience.

Even in cases where an accident victim was not entitled to an income replacement indemnity for the first 180 days, he/she may receive an income replacement indemnity based on the employment determined for him/her. The indemnity is paid until the accident victim becomes able to hold the employment determined for him/her.

*EXCEPTION: A person 65 years of age or older who was unemployed at the time of the accident and who does not provide proof of hiring within 180 days after the accident will never be entitled to an income replacement indemnity.*



An accident victim who was also receiving an indemnity for care expenses will no longer receive both indemnities as of the 181st day after the accident (see "Indemnity for Care Expenses" below).

### **Starting from the 3rd year after the accident**

An accident victim who remains unable to work in any capacity will continue to receive an income replacement indemnity, except if he/she is 64 years of age or older (see "Person 64 years of age or older" in the box below).

If that person is unable to hold the employment determined for him/her but becomes able to work in another capacity, the SAAQ may take this into account.

For more information, see "Determining employment three years after the accident" in the box on page 7.

## **PERSON PERMANENTLY UNABLE TO WORK IN ANY CAPACITY**

An accident victim who, at the time of the accident, was 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, is not entitled to receive an income replacement indemnity.

### **Person 64 years of age or older**

A person 64 years of age or older on the date of the accident may be entitled to an income replacement indemnity for the year after the accident.

However, this indemnity is reduced by:

- » 25% as of the second year after the date of the accident;
- » 50% as of the third year;
- » 75% as of the fourth year.

Eligibility for this indemnity ends four years after the date of the accident.

## **INDEMNITY FOR CARE EXPENSES**

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

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 the number of children or disabled individuals he/she 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 who was also receiving an income replacement indemnity will no longer receive both indemnities as of the 181st day after the accident.

At the time he/she deems appropriate, the accident victim 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 to which you may be entitled, 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 date for completion of the studies underway at the time of the accident.

*EXAMPLE: Jane is a CEGEP student who had not yet registered at a university 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 to which you may be entitled, see the *Compensation Table*.

### ***Income replacement indemnity***

An accident victim who is a student 16 years of age or older may be entitled to an income replacement indemnity if:

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

The indemnity can be paid to the accident victim up until the date when he/she was scheduled to complete the studies then underway, but only for such time as:

- » the job would have been available and the person remains unable to hold it;
- » the person is deprived of regular Employment Insurance benefits because of the accident;
- » the person is 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***

As of the date the accident victim was scheduled to have completed his/her studies:

- » if that person is unable to resume studying due to the accident, he/she is no longer entitled to the lump-sum indemnity;
- » if that person is unable to resume studying or to work in any capacity, he/she may be entitled to an income replacement indemnity. The amount is based on the average weekly earnings of Québec workers;
- » if that person is able to work, but his/her capacity to do so is significantly reduced because of the accident, he/she 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 to which you may be entitled, see the *Compensation Table*.

### ***Income replacement indemnity***

An accident victim who is a child under 16 years of age may be entitled to an income replacement indemnity if:

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

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

- » the job would have been available and the person remains unable to hold it;
- » the person is deprived of regular Employment Insurance benefits due to the accident;
- » the person is 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 he/she turns 16:

- » an accident victim who is unable to resume studying due to the accident is no longer entitled to the lump-sum indemnity;
- » an accident victim who is 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;
- » an accident victim who is 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.

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## **B Compensation for a Diminished Quality of Life**

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Injuries sustained in a traffic accident and any permanent impairment resulting therefrom can result in after-effects or consequences, 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 in a person's file, an interim payment may be made before the final assessment of the accident-related injuries.

For information on the amounts to which you may be entitled, see the *Compensation Table*.

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## **C Reimbursement of Accident-Related Expenses**

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

### **Disabled parking permit**

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

The *Disabled Parking Permit Application* form is available in SAAQ service centres.



# 2

## COMPLETING THE CLAIM FOR COMPENSATION FORM

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### Who can File a Claim for Compensation?

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- » 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](http://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](http://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](http://www.ivac.qc.ca).

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## When Should a Claim for Compensation be Filed?

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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.

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## Additional Information

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### 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](http://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

DATE          
A A A A M M J J

001

PAYEZ À L'ORDRE DE \_\_\_\_\_ \$

\_\_\_\_\_/100 DOLLARS

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

POUR \_\_\_\_\_

⑈001⑈    ⑈12345⑈678⑈    ⑈1234567⑈

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

N° de la  
assurance  
(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 him/her;
- » 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 full age of the accident victim, a person of full age to 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 attended an educational institution full time and were your dependants at the time of the accident;
- » all disabled individuals 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 attach it to 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 you are still disabled more than seven days after the accident (including the day of the accident), remember to enclose with your claim for compensation **Schedule 2 – Attestation of Income by the Employer**, which must be completed by your employer.

- » If you are self-employed and you are still disabled more than seven days after the accident (including the day of the accident), you must provide the following for each of the three previous years:
  - your Québec or federal income tax return (the Québec income tax return is preferred for Québec residents) and your notice of assessment; AND
  - either 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 were not resident 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 him/her if the accident victim is in the following situation:
  - 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 his/her usual work.
  - Due to 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 Employment Insurance benefits or an employment-assistance allowance?***

The accident may cause the loss of regular Employment Insurance benefits or of an employment-assistance allowance. If applicable, the SAAQ will rule on the amount of any compensation you are entitled to receive for these losses.

- » If you were receiving regular Employment Insurance benefits at the time of the accident and you are still disabled more than seven days after the accident (including the day of the accident), have your local Service Canada Centre complete ***Schedule 3 – Confirmation of Employment Insurance Benefits Lost/Confirmation of an Employment-Assistance Allowance Lost***.
- » If, at the time of the accident, you were receiving an employment-assistance allowance that is part of active measures by Emploi-Québec and you are still disabled more than seven days after the accident (including the day of the accident), have your local employment centre (CLE) complete ***Schedule 3 – Confirmation of Employment Insurance Benefits Lost/Confirmation of an Employment-Assistance Allowance Lost***.

#### **IMPORTANT:**

It is possible to lose both Employment Insurance benefits and an employment-assistance allowance due to an accident, in which case the form must be completed by both these centres.

### **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 period of disability began on the day of the accident and you are still disabled more than seven days later (including the day of the accident), or if you became disabled more than seven days after the accident, complete the *Confirmation of Hiring* form. You can obtain a copy by calling the SAAQ at 1 888 810-2525.

**F AT THE TIME OF THE ACCIDENT, WERE YOU UNABLE TO WORK FOR A REASON OTHER THAN THE ACCIDENT?**

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 had been granted 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 who has been 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 attach it to 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 this qualification to be taken into consideration, your certificate must have been valid at the time of the accident. The same applies to any professional corporations of which you are a member. You must have been a member in good standing of such a 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

This form 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 you are still disabled more than seven days after the accident (including the day of the accident);
- » You had a job but were temporarily incapable of working before the accident and you are still disabled more than seven days after the accident (including the day of the accident).

Note that *Schedule 2 – Attestation of Income by the Employer* must be sent to the SAAQ within six days after the SAAQ asks that it be completed.

**IMPORTANT:**

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

### **SCHEDULE 3** CONFIRMATION OF EMPLOYMENT INSURANCE BENEFITS LOST/ CONFIRMATION OF AN EMPLOYMENT-ASSISTANCE ALLOWANCE LOST

This form must be completed by:

- » your local Service Canada Centre if you have lost regular Employment Insurance benefits as a result of the accident and you are still disabled more than seven days after the accident (including the day of the accident);
- » your local employment centre (CLE) if you have lost an employment-assistance allowance as a result of the accident and you are still disabled more than seven days after the accident (including the day of the accident).

*NOTE: It is possible to lose both Employment Insurance benefits and an employment-assistance allowance due to an accident, in which case the form must be completed by both these centres.*

**IMPORTANT:**

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

## **SCHEDULE 4** ATTESTATION OF SCHOOL ATTENDANCE

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

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**IMPORTANT:**

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

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## **SCHEDULE 5** EXPENSES FOR TRAVEL TO RECEIVE CARE

To claim expenses incurred for travel to receive care or undergo treatment:

» provide the information requested.

Expenses for transportation by private automobile qualify for reimbursement. However, taxi fares are reimbursed only where public transit does not serve the route that must be taken or where your condition does not allow you to use it.

### ***Travel details***

#### ***Reason for travel***

Specify the reason for travel.

#### ***Means of transport***

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

A: Automobile

C: Public transit

I: Bus, plane, train

T: Taxi

#### ***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 travel, 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 claimed on your receipt.

#### ***Meals and lodging***

Where the cost of meals or expenses for an overnight stay were incurred to receive care, enter these expenses in the space provided and specify the reason for travel.

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**IMPORTANT:**

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

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