

IT'S POSSIBLE TO

Adapt  
Your Home



# STEPS AND TIMEFRAME

## 1 EVALUATING THE SITUATION 1 TO 2 MONTHS

The SAAQ's accident victim counsellor will contact you in a timely fashion to obtain an overview of your needs and provide you with additional information. An occupational therapist will then carry out a full assessment of your needs and send a report to the SAAQ.

## 2 ANALYZING AND CHOOSING A SOLUTION 2 TO 4 MONTHS

The SAAQ's home adaptation specialist will draw up a list of your eligible needs and the architectural consultant of your choice will submit a report to the SAAQ so that the analysis of your application can be completed. The SAAQ will ensure that the home adaptation solution proposed is the **most appropriate and least expensive** option.

A solution is **appropriate** if it meets the needs identified by the occupational therapist and if the cost of the alterations is covered by the SAAQ.

The **least expensive** solution is the one that costs the least among all those proposed by the architectural consultant in charge of your file.

**Once the most appropriate and least expensive solution has been chosen, a home adaptation plan will be drafted and sent to the architectural consultant.**

### **3 PREPARING FOR THE ALTERATIONS**

#### **3 TO 4 MONTHS**

The architectural consultant will prepare the specifications and send them to you so that you can obtain bids from two building contractors of your choice. The building contractors must hold a licence issued by the Régie du bâtiment du Québec. You must submit the bids to the SAAQ.

The SAAQ will then inform you of the amount that can be reimbursed. As a rule, the SAAQ reimburses the amount of the lowest bid.

### **4 CARRYING OUT THE ALTERATIONS**

#### **1 TO 2 MONTHS**

You can hire either of the two contractors that submitted a bid. Note that the SAAQ will not enter into a contractual relationship of any kind with the contractor you choose.

Your home alterations must comply with all applicable provincial and municipal regulations, as well as Québec's Construction Code.

### **5 INSPECTING THE ALTERATIONS**

#### **15 DAYS TO 1 MONTH**

Once the alterations have been completed, the occupational therapist and the architectural consultant will be required to carry out an inspection to ensure that the alterations are safe and comply with the authorized changes. **Expenses will then be reimbursed upon presentation of supporting documents.**

## YOUR RESPONSIBILITIES AS AN ACCIDENT VICTIM

- » Contact the SAAQ before making any alterations to your home.
- » Contact the SAAQ before acquiring a new home.
- » Take your disabilities and needs into account when choosing a new home.
- » Choose the occupational therapist, architectural consultant and bidders (general contractors who hold a licence issued by the Régie du bâtiment du Québec).
- » Obtain the SAAQ's authorization before purchasing any equipment required for the alterations.
- » Have the alterations carried out.
- » Obtain guarantees from your suppliers.
- » Ensure the new installations are maintained.
- » Obtain the SAAQ's authorization before repairing any equipment included in the alterations.
- » Draft an emergency plan in collaboration with your municipality.



**If you make plans to move after alterations have been carried out, you must contact the person in charge of your file at the SAAQ to find out whether alterations to your new home will be covered.**

**This document is neither a text of law nor a guideline.**

**For questions of a legal nature, please refer to the *Automobile Insurance Act* and the SAAQ's guidelines.**

The insurance coverage offered by the Société de l'assurance automobile du Québec **provides for the reimbursement of some of the expenses** incurred to adapt your home.



# It's Possible to Adapt Your Home

Are you a traffic accident victim? Have you been left with a physical disability that prevents you from gaining access to or using your home?

The insurance coverage offered by the Société de l'assurance automobile du Québec (SAAQ) provides for the reimbursement of some of the expenses incurred to adapt your residence.

Note that all adaptation projects must first be authorized by the SAAQ.

## **DO YOU QUALIFY FOR INSURANCE COVERAGE?**

You qualify to file an initial home adaptation application if you have been left with a significant and persistent physical disability as a result of a traffic accident and your disability prevents you from gaining access to or using your home.

## **WHY ADAPT YOUR HOME?**

**To regain a certain degree of independence at home.**

**Home alterations can help you:**

- » use and safely access your home;
- » safely and functionally perform activities of everyday living at home, such as preparing meals and eating, sleeping, carrying out tasks related to personal hygiene and care, moving around the home, using communication devices, doing housework and fulfilling parental obligations and family responsibilities.

## CONDITIONS

**A home adaptation project must meet all of the following conditions:**

- » It must be necessary to compensate for your handicap.
- » It must lead to significant improvement, avoid a deterioration of your condition and allow you to remain in your home.
- » It must be the most appropriate and least expensive solution.
- » It must be recommended by an occupational therapist.

## IS YOUR HOME ELIGIBLE?

Only your principal residence can be adapted. Contact the SAAQ before undertaking any project, including the purchase of a new home.

## EXPENSES COVERED

**The SAAQ reimburses the following expenses incurred to adapt your home:**

- » the cost of purchasing standard construction material;
- » the cost of hiring the legally qualified labour required to carry out the alterations;
- » the cost of purchasing and installing specialized equipment and devices and certain appliances;
- » the cost of obtaining the legal documents required pursuant to the home adaptation guideline in effect at the SAAQ (refer to the document entitled Outil d'aide à la décision : *Directive – Adaptation du domicile*, available in French only on the SAAQ website ([www.saaq.gouv.qc.ca/domicile](http://www.saaq.gouv.qc.ca/domicile))).



**If you choose a more costly alternative, you must bear the extra cost involved.**

## FOR MORE INFORMATION



Contact your representative at the Société de l'assurance automobile du Québec.

You can also visit the SAAQ's Web site at [www.saaq.gouv.qc.ca](http://www.saaq.gouv.qc.ca)

### FOR QUICK REFERENCE

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Name of your representative

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Telephone

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Your file number

Original text in French

**Société de l'assurance  
automobile**

**Québec** 