

Compensation Table for 2019

For accidents occurring or expenses incurred between
January 1, 2019 and December 31, 2019

Indemnities	Amounts
Income replacement indemnity¹	<ul style="list-style-type: none">• 90% of net income, calculated on the basis of a gross annual income of up to \$76,500
Indemnity for care expenses	Weekly amount: <ul style="list-style-type: none">• \$448 for 1 person• \$503 for 2 people• \$555 for 3 people• \$612 for 4 or more people
Lump-sum indemnity for students²	<ul style="list-style-type: none">• \$5,377 per school year lost at the elementary level• \$9,867 per school year lost at the secondary level• \$9,867 per term lost at the postsecondary level, up to \$19,733 per year
Lump-sum indemnity for a diminished quality of life	<ul style="list-style-type: none">• Up to \$251,603³

¹ When an income replacement indemnity is awarded to an accident victim under age 65, the indemnity is reduced by 25% when the beneficiary turns 65, by 50% when the beneficiary turns 66, by 75% when the beneficiary turns 67, and ceases being paid altogether when the beneficiary turns 68.

² Starting on the scheduled date for the end of studies, students may be entitled to receive an indemnity based on \$46,395, which corresponds to the average earnings of Québec workers for the current year.

³ The maximum amount is paid in the case of a vegetative coma, for example.

Société de l'assurance
automobile

Québec 

Avec vous,
au cœur de votre sécurité

Type of Expenses	Amounts
Travel expenses	To receive care or undergo treatment: <ul style="list-style-type: none"> • private vehicle: \$0.145/km • public transit: reimbursed in full • taxi: reimbursed in full when public transit does not serve the route to be taken or when the victim's medical condition does not allow it to be used
Meals	<ul style="list-style-type: none"> • Up to \$10.40 for breakfast • Up to \$14.30 for lunch • Up to \$21.55 for supper
Care expenses	Weekly maximum: <ul style="list-style-type: none"> • \$136 for 1 person • \$179 for 2 people • \$228 for 3 people • \$270 for 4 or more people
Home care expenses	<ul style="list-style-type: none"> • Up to \$898 per week for an accident victim whose state of health requires continuous care
Availability allowance	<ul style="list-style-type: none"> • Up to \$35 for availability of 4 hours or less • Up to \$70 for availability of more than 4 hours
Clothing	<ul style="list-style-type: none"> • Up to \$400 for dry-cleaning, repair or replacement of clothing worn during the accident • Up to \$1,000 for leather clothing or a helmet worn in a motorcycle accident
Prescription contact lenses	<ul style="list-style-type: none"> • Up to \$110¹
Prescription eyeglasses	<ul style="list-style-type: none"> • Up to \$200 for frames • Actual cost of the lenses reimbursed in full

¹ Possibility of receiving a reimbursement of up to \$300, under certain conditions.

Type of Expenses	Amounts
Medical reports	<ul style="list-style-type: none"> • Up to \$30 for an initial report • Up to \$80 for an assessment report • Up to \$80 for a progress report • Up to \$75 for an after-effects report
Professional fees	<ul style="list-style-type: none"> • Up to \$55 per prescribed physiotherapy treatment • Up to \$31 per prescribed chiropractic treatment • Up to \$26 per prescribed acupuncture treatment • Up to \$86.60 per prescribed psychotherapy treatment • For fees of other professionals, call our information line
Substitute labour costs in a family business	<ul style="list-style-type: none"> • Up to \$896 per week for the first 180 days after the accident (supporting documents required)
Medication	<ul style="list-style-type: none"> • Automated reimbursement at the pharmacy or • Determined on presentation of bills or receipts to the SAAQ
Prostheses, orthoses, etc.	<ul style="list-style-type: none"> • Determined on presentation of bills or receipts, up to the maximum amount provided for by regulation

The SAAQ indexes the amount of most indemnities on a yearly basis. To receive your copy of the updated Compensation Table, available at the beginning of each year, please write to:

**Direction des communications
Société de l'assurance automobile du Québec
Case postale 19600, succursale Terminus
333, boulevard Jean-Lesage
Québec (Québec) G1K 8J6**

Note: This folder is not a text of law. For questions of a legal nature, please refer to the *Automobile Insurance Act* and attendant regulations.

Table of Death Benefits for 2019

Please note:

Though “estate” is the more common term, “succession” is used in this table, as it is the term used in Québec legislation.

For accidents and deaths occurring between January 1, 2019 and December 31, 2019

Lump-Sum Death Benefit

Accident victim without a spouse or dependants

In the case of an accident victim who leaves no spouse or dependants, a lump-sum death benefit in the amount of \$57,510 is paid to the succession (if the victim was of full age) or divided equally between the victim’s mother and father (if the victim was a minor at the time of death).

Paid to the surviving spouse

The lump-sum death benefit paid to the accident victim’s surviving spouse is established on the basis of the victim’s gross income multiplied by a factor varying between 1 and 5, according to age. The maximum gross income for the purposes of calculating the benefit is \$76,500. The benefit will never be less than \$71,752 nor higher than \$382,500.

For example:

The surviving spouse of an accident victim who dies at the age of 35 and whose gross annual income was \$30,000 will be paid a lump-sum death benefit of \$90,000 ($\$30,000 \times 3.0$).

Lump-Sum Death Benefit

Accident victim's age (yrs.)	Factor	Accident victim's age (yrs.)	Factor	Accident victim's age (yrs.)	Factor
25 or younger	1.0	39	3.8	53	3.4
26	1.2	40	4.0	54	3.2
27	1.4	41	4.2	55	3.0
28	1.6	42	4.4	56	2.8
29	1.8	43	4.6	57	2.6
30	2.0	44	4.8	58	2.4
31	2.2	45	5.0	59	2.2
32	2.4	46	4.8	60	2.0
33	2.6	47	4.6	61	1.8
34	2.8	48	4.4	62	1.6
35	3.0	49	4.2	63	1.4
36	3.2	50	4.0	64	1.2
37	3.4	51	3.8	65 or older	1.0
38	3.6	52	3.6		

Paid to a disabled surviving spouse

The lump sum paid to a surviving spouse who is disabled is established according to the accident victim's age at the time of death, as follows:

Accident victim's age (yrs.)	Factor	Accident victim's age (yrs.)	Factor	Accident victim's age (yrs.)	Factor
45 or younger	5.0	52	3.6	59	2.2
46	4.8	53	3.4	60	2.0
47	4.6	54	3.2	61	1.8
48	4.4	55	3.0	62	1.6
49	4.2	56	2.8	63	1.4
50	4.0	57	2.6	64	1.2
51	3.8	58	2.4	65 or older	1.0

Paid to dependants

Each of an accident victim's dependants, other than the spouse, is paid a lump-sum death benefit, the amount of which is established according to the dependant's age at the time of the victim's death, as follows:

Dependant's age (yrs.)	Amount	Dependant's age (yrs.)	Amount
Younger than 1 year	\$62,785	9	\$46,645
1	\$60,991	10	\$44,846
2	\$59,197	11	\$43,054
3	\$57,402	12	\$41,259
4	\$55,606	13	\$39,466
5	\$53,815	14	\$37,672
6	\$52,024	15	\$35,879
7	\$50,227	16 or older	\$34,080
8	\$48,434		

- If a dependant other than the spouse is disabled at the time of the accident victim's death, he or she is entitled to an additional lump-sum benefit of \$29,597.
- Children of an accident victim who had no spouse will also receive, in addition to their own indemnity, the lump-sum benefit that would have been paid to the spouse, divided equally among them.

Indemnity To Cover Funeral Expenses

- \$5,377 is paid to the accident victim's succession.

Availability Allowance

If the accident victim was hospitalized and survived the accident for some time, members of the immediate family are entitled to an availability allowance if the presence of a relative was required for medical reasons.

- Up to \$35 for availability of 4 hours or less
- Up to \$70 for availability of more than 4 hours

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