

INDEMNITY

FOR IMPAIRMENT



## WHAT IS AN INDEMNITY FOR IMPAIRMENT?

An indemnity for impairment is awarded to compensate for the permanent consequences of a traffic accident.

## WHAT IS IMPAIRMENT?

Impairment is any consequence of an injury that persists permanently after your state of health has stabilized. It cannot be significantly improved in the short or medium term by any kind of treatment. Impairment can be physical, psychological or esthetic (i.e. scars).

## ARE YOU ENTITLED TO AN INDEMNITY FOR IMPAIRMENT?

You may be awarded an indemnity for impairment if the impairment you have been left with is deemed to be severe enough.

### **WHAT IS THE THRESHOLD OF ENTITLEMENT TO COMPENSATION?**

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

### **DOES PAIN QUALIFY FOR COMPENSATION?**

Pain does not entitle you to an indemnity for impairment, as pain is not measurable.

## HOW IS IMPAIRMENT ASSESSED?

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

For example, if your injuries have left you with impairment to your hands, the impairment is assessed according to the degree to which it affects your manual dexterity.

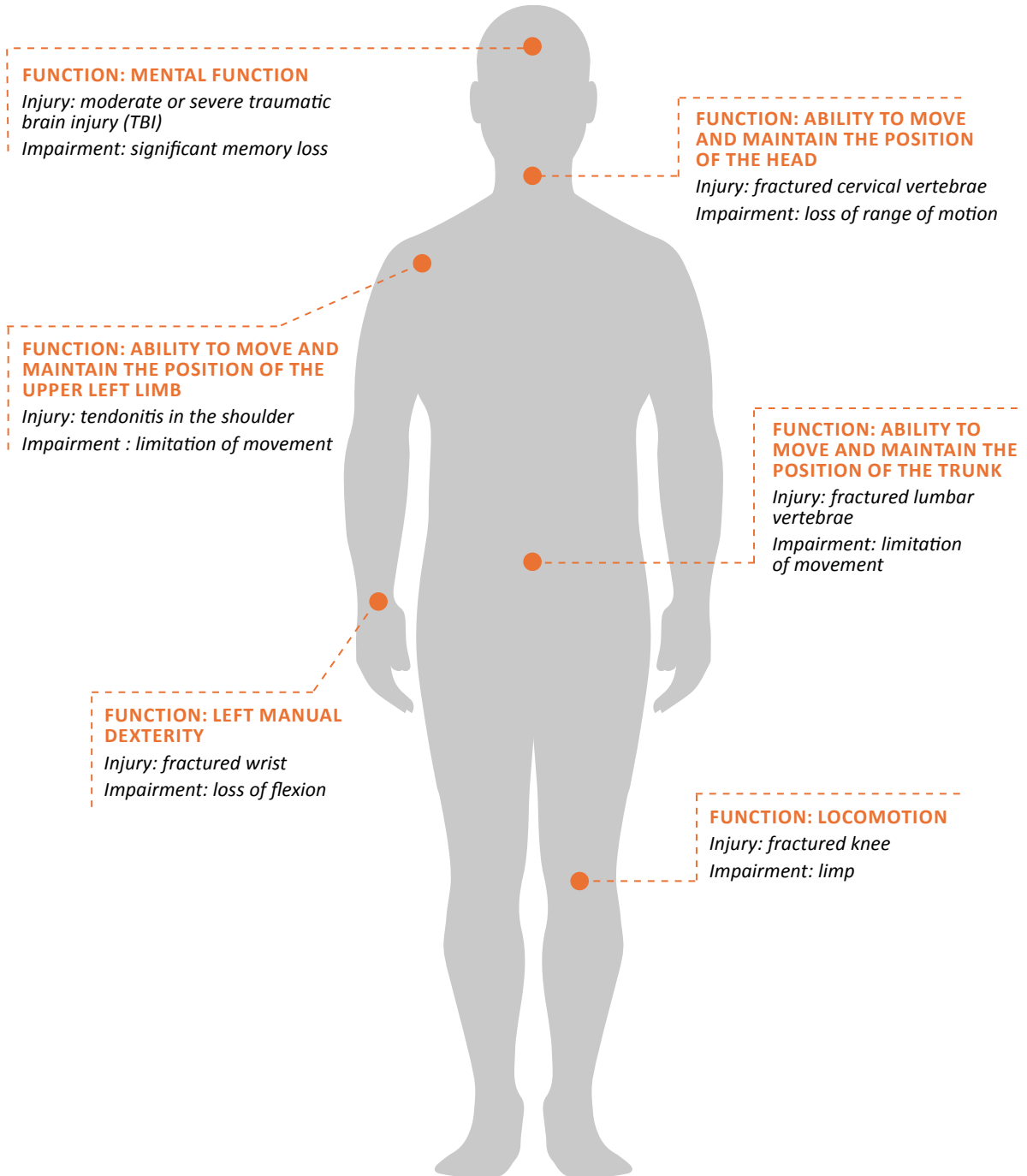
The following factors are also taken into account:

- » whether you are left- or right-handed;
- » whether you had a pre-existing condition;
- » whether you are bilaterally impaired, that is, whether both hands are impaired.

The amount of the indemnity is based on the **severity of the impairment**.

The assessment of your impairment is based on the medical information in your file. We may also request an assessment from an independent medical expert, if need be.

# EXAMPLES OF FUNCTIONAL IMPAIRMENT



## WHAT IS AN INDEMNITY FOR INJURY?

An indemnity for injury is awarded to compensate for the temporary consequences of an accident (i.e. having to use crutches).

The **severity of the injury** is used as the basis for determining the amount of the indemnity.

If you are entitled to this indemnity, it is typically awarded in the month after we receive your claim for compensation.

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.



### PLEASE NOTE

It is important that you inform us if your state of health worsens so that we can reassess your situation.

*The information in this leaflet applies applies to accidents that have occurred since 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](http://saaq.gouv.qc.ca/compensation)

Original text in French

**Société de l'assurance  
automobile**

**Québec** 

Avec vous,  
au cœur de votre sécurité