

AUTOMOBILE INSURANCE
FOR ALL QUEBECERS

It's Possible to Adapt Your Home



Québec 

You were a victim of a traffic accident,

and you suffered a physical disability that prevents you from gaining access to your home and using its facilities. The coverage that the Société de l'assurance automobile du Québec offers will reimburse some of the expenses of adapting your residence.

Qualifying for insurance coverage

Any person who, as a result of a traffic accident, has a persistent or temporary disability that renders the person unable to access or use his or her home qualifies for insurance coverage.

Conditions

The adaptation must:

- be necessary in order to enable you to carry out activities of everyday living at home: preparing meals, eating, sleeping, using bathroom facilities, getting into and out of your home, moving around in your home, using communication devices, housecleaning, fulfilling parental and family responsibilities;
- cause an improvement to or avoid a deterioration of your condition;
- be recommended by an occupational therapist.

Eligible residence

Your main residence is eligible, whether you are an owner or a tenant of a house or an apartment. Secondary residences are not covered.

Expenses covered

The Société covers expenses for adapting the home, such as:

- buying standard construction material;
- legally-eligible labour costs required to carry out the renovations;
- purchase and installation of specialized equipment and specific devices (platform lift, hoist, electric bed, etc.).

Other costs may be covered according to conditions determined by the Société.

Generally, the Société reimburses appropriate solutions that are the least expensive and that compensate your handicap situation. You can opt for a solution that is more expensive; however, you must assume the extra costs and the responsibility.



You have to get the Société's authorization before carrying out any adaptations to your home.

Procedure to follow

Adapting a home is a three-step process:

1 Identify your needs

A representative of the Société contacts you. As required, he or she comes to your home with an occupational therapist, and if necessary, an architectural consultant. They evaluate your needs and send their report to the Société for analysis.

2 Analyzing the solutions

A Société specialist in home adaptation evaluates whether the recommended alterations are eligible for insurance coverage.

To determine the cost of the changes and the work to be done, you have to obtain bids from building contractors who hold a permit issued by the Régie du bâtiment du Québec and submit them to the Société. The number of bids required varies based on the extent of the work to be carried out:

- **less than \$500**, no bid necessary;
- **from \$500 to \$3,000**, one bid;
- **over \$3,000**, two bids.

You will then be informed of the amount that you can receive as a reimbursement and you can hire the building contractor of your choice from among eligible bids.

You must submit supporting documents in order to be reimbursed.

3 Carrying out and inspecting the alterations

The work done to adapt your home must comply with provincial and municipal regulations, as well as the Building Code.

Once the work is finished, the occupational therapist and the architectural consultant are required to inspect it to ensure that it is safe and complies with the authorized changes.



Your responsibilities

You have the following responsibilities:

- Inform the Société that you are planning to adapt your home.
- Cooperate with your representative at the Société by reading, in particular, the documents sent to you.
- Cooperate with professionals to identify your needs.
- Participate in finding appropriate solutions that take into account your disabilities.
- Obtain the Société's authorization before purchasing or repairing the installations necessary for the alteration.
- Choose the bidders (building contractors or others).
- Have the work carried out.
- Obtain guarantees from your suppliers.
- Ensure the new installations are maintained.

If you are planning to move, you must contact your Société representative, who will help you choose your new home and give you information about insurance coverage.



For more information, contact your representative at the Société de l'assurance automobile du Québec.

You can also consult the Web site www.saaq.gouv.qc.ca.

Check-list

Name of your representative

Telephone

Your file number

Version française disponible sur demande.

**Société de l'assurance
automobile**

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