

AUTOMOBILE INSURANCE
FOR ALL QUEBECERS

It's Possible to Adapt Your Vehicle



Québec 

You were a victim of a traffic accident,

and you suffered a physical disability that prevents you from gaining access to your vehicle and driving it safely. The coverage that the Société de l'assurance automobile du Québec offers will reimburse some of the expenses of adapting your vehicle with the equipment necessary for your situation.

Qualifying for insurance coverage

Any person who, as a result of a traffic accident, has a persistent disability that renders the person unable to get in or out of a vehicle or to drive a vehicle safely qualifies for insurance coverage.

Conditions

The adaptation must:

- be necessary to compensate for your particular handicap;
- facilitate access to the vehicle and make it easier to drive independently and safely;
- be recommended by an occupational therapist.

Eligible vehicle

Passenger vehicles (the vehicle that you use regularly to get around) are eligible to be adapted.

Only one vehicle can be adapted, whether you own, have a long-term lease on or use a vehicle that belongs to someone close to you (spouse, father, mother, member of your biological or foster family).

In the case of a long-term lease, written consent from the lessor is needed before carrying out adaptation of the vehicle.

The vehicle must not be more than five years old, have less than 100,000 kilometres, and be in good mechanical condition.

Expenses covered

The Société covers expenses related to adapting a vehicle, such as:

- purchase and installation of the required and recommended equipment;
- equipment added if your physical condition has changed since the adaptation;
- repair and replacement of authorized equipment, where the equipment is no longer covered under a guarantee;
- the required alterations to the vehicle's body;
- mechanical inspection of the vehicle after the adaptation is carried out.

Generally, the Société reimburses the appropriate solution that is the least expensive and that compensates 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 purchasing, installing or repairing the equipment necessary for adapting your vehicle.

to your
automobile
with



Procedure to follow

Adapting a vehicle is a four-step process:

1 Identifying your needs

A representative of the Société contacts you to help you with the procedure. An occupational therapist evaluates your disability in terms of driving, getting in and getting out of a vehicle. The therapist recommends the modifications appropriate to your handicap situation and sends a report to the Société for analysis.

If you apply for an adaptation as the driver of the vehicle, the Société verifies your ability to drive before analyzing your adaptation needs.

In addition, the Société checks your driver's licence to make sure that it is valid and to verify whether the equipment added changes the licence class or restrictions the licence bears.

2 Analyzing the solutions

A Société specialist in vehicle adaptation evaluates whether the recommended adaptations are eligible to be covered by insurance.

To determine the cost of the changes and before the work is done, you have to obtain bids from suppliers who specialize in adapting vehicles 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 \$2,000**, one bid;
- **over \$2,000**, two bids.

You will then be informed of the amount that you can receive as a reimbursement from the Société.

You must submit supporting documents in order to be reimbursed.

3 Carrying out and inspecting the alterations

You can choose a specialized supplier. The alterations must meet Transport Canada standards and comply with the Highway Safety Code and its regulations.

Once the work is finished, the occupational therapist may be required to inspect it to ensure that the new equipment is safe and complies with specifications.

In addition, vehicles that have undergone modifications to the braking, steering, acceleration or suspension systems must be inspected by an agent accredited by the Société.

4 Learning how to drive an adapted vehicle

Costs associated with driving classes to learn how to drive an adapted vehicle are covered where they are necessary and recommended by an occupational therapist for you to become familiar with the newly-installed equipment and to ensure safe driving.



Your responsibilities

You have the following responsibilities:

- Inform the Société that you are planning to adapt a vehicle.
- Cooperate with your representative at the Société by reading, in particular, the documents sent to you.
- Cooperate with professionals to determine your needs.
- Participate in finding appropriate solutions, based on your disabilities.
- Check with the Société whether the vehicle can be adapted.
- Obtain the Société's authorization before purchasing or repairing the equipment necessary for the alteration.
- Choose the bidders.
- Have the necessary work carried out.
- Obtain guarantees from your suppliers.
- Check whether the vehicle has the same platform as the one for which the recommendations were made.
- Ensure the new installations are maintained.

If you are getting a different vehicle

You can submit a new application to adapt a vehicle after seven years, or before if there is a significant change in your physical condition.

If you want to renew a vehicle adaptation, an occupational therapist must evaluate your needs again. In addition, the Société has the right to evaluate your driving ability.

Specialized equipment that is in good condition and transferable is installed in the new vehicle at the time of renewal. Reinstallation of the equipment is covered.

Before buying a vehicle, you must contact your Société representative, who will help you choose your new vehicle 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.

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automobile**

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