2026

Support guide

Understanding no fault fatality claims

Your reference page

Claim information
Claim number
Personal Injury Representative
Name
Phone number
Email

Our commitment to you

We know the sudden, unexpected loss of a family member can be emotionally and mentally exhausting. We're here to help during this difficult time.

- We'll work at a pace that suits you.
- We'll ask you only for information we need to establish your claim and ensure that you receive your payments as quickly as possible.
- We'll answer any questions you have about the process or the documents required. We'll work with you to fill out any forms that you need help with.

This guide explains the payments available to immediate family members under No Fault Coverage. It also provides information on eligibility and how we calculate financial payments.

We know that your situation is personal to you. Your Personal Injury Representative will review the guide with you to be sure you understand how this information applies to you.

Contents

Payments

No Fault Coverage provides death payments to a surviving spouse, dependants, and in some cases, grown children and parents of a Saskatchewan resident who has died as a result of a collision, regardless of who is responsible for the collision.

A Table of payments is included in this guide on page 10. The amounts listed in the Table of payments are based on 2026 payments. Payments increase each year in keeping with the Consumer Price Index.

Funeral expenses

We will provide a payment to the deceased's estate for funeral expenses. The amount payable is shown on **line 1** below, or on the payments table (page 10). Additional payments may apply if the deceased or their immediate family holds an automobile extension policy. Please contact your or their insurance broker for details.

Funeral expenses may include the costs of transporting the deceased, funeral home services, cremation, a cemetery burial plot and a grave marker. Your Personal Injury Representative can advise what other related expenses may also be considered under this coverage.

You don't need to provide receipts for funeral expenses, unless you're seeking payment from your automobile extension policy.

Line	*Benefit*	*Amount*
1	Funeral payment	$12,784 maximum

Grief counselling

We understand that the loss of a loved one is a very difficult time for family members. Private counselling may be helpful. We will pay for counselling and associated expenses for immediate family members, up to the amount shown on **line 2** below, or on the payments table (page 10).

Immediate family includes:

- surviving spouse or common-law partner
- dependants
- parents and/or step-parents
- brothers and sisters and/or step-brothers and step-sisters

We can make arrangements to pay for the counselling sessions directly or we can reimburse family members based on receipts they submit to the Personal Injury Representative.

We may also be able to reimburse family members for expenses incurred to attend counselling. This may include travel, meals and child care. Reimbursement for wage loss is reduced by any other compensation that the family member is entitled to (i.e., employer-funded benefits).

Family members can decide how to best use and allocate this payment. A doctor's referral is not needed; however, these services must be provided by a licensed counsellor. This financial support is available for an indefinite period of time until the maximum payment amount is reached.

Your Personal Injury Representative can help you if you have any questions about this payment.

Line	*Benefit*	*Amount*
2	Grief counselling	$6,255 maximum

Payments to immediate family

An overview

A surviving spouse, common–law partner, dependants and, in some cases, grown children and parents of a person who was fatally injured, are eligible for payments under No Fault Coverage.

The amounts paid may depend on the deceased's yearly employment income and the age(s) of the surviving spouse and dependants.

If there is no surviving spouse, common–law partner or dependants, then non–dependent children and parents are eligible to receive a lump-sum payment.

If there is no immediate family, the estate will receive a lump-sum payment.

Definitions

A surviving spouse can be any of the following:

- legally married to the deceased
- having lived common-law for at least two consecutive years with the deceased
- having lived common-law for at least one consecutive year and are parents of a child
- an ex-spouse living separate and apart for less than one year from the deceased
- an ex-spouse eligible for spousal support from the deceased

In some cases, there may be more than one person who is entitled to a death payment as a surviving spouse. Each surviving spouse is entitled to receive a full spousal payment. The payment is not divided among the eligible individuals. A surviving spouse is entitled to this payment for their lifetime.

A dependant can be any of the following:

- a deceased's child who was younger than 21 at the time of the collision;
- an unborn child of the deceased; or
- a person older than age 21 for whom an infirm tax credit is claimed.

A dependant is entitled to a benefit until:

- they reach age 21;
- the infirmity no longer applies; or
- the dependant dies.

Payments to surviving spouse or common-law partner

No Fault Coverage provides a death payment to the surviving spouse. The amount payable is shown on **line 3** below, or on the payments table (page 10).

If the deceased was employed at the time of the collision, the surviving spouse is entitled to a death payment equal to 45% of the deceased's net income at the time of the collision, up to the maximum gross annual salary shown on **line 11** below, or on the payments table (page 10). This payment may be set up to be paid every two weeks for the lifetime of the surviving spouse.

The surviving spouse may, within five years after the date of death, choose to receive this payment as a lump sum instead of every two weeks. Your Personal Injury Representative can provide you with a lump-sum figure and explain how it's calculated.

If the deceased was employed, a surviving spouse is also entitled to an additional payment if there are children younger than age 21 who were dependent on the deceased, or when there is an infirmed dependant older than age 21. The payment amount is shown on **line 4** below, or on the payments table (page 10).

In this case, the surviving spouse will receive the greater of:

- the minimum additional payment shown on **line 4**; or
- an additional 5% of the deceased's net income at the time of the collision.

This additional payment is paid for each dependant and is provided until the dependant reaches age 21, is no longer infirm or dies. The surviving spouse may choose to receive this payment as a lump sum. Additional payments may apply if the deceased or their immediate family holds an automobile extension policy.

Your Personal Injury Representative will let you know what information you need to provide for us to calculate these payments.

One surviving dependant

If both parents (or the sole parent) are killed in a motor vehicle collision, we provide the surviving dependant with the same level of payments a surviving spouse would have received. The dependant is entitled to this payment until they reach age 21.

The No Fault Coverage minimum death payment is shown on **line 3** below, or on the payments table (page 10). This payment is payable to the Saskatchewan Public Guardian and Trustee, on the dependant's behalf.

If the deceased was employed at the date of the collision, this payment is equal to 45% of the deceased's net income, to the maximum gross annual salary shown on **line 10** below, or on the payments table (page 10), until the dependant reaches age 21.

Additional payments may apply if the deceased or their immediate family holds an automobile extension policy.

This payment can be paid either as a lump sum or every two weeks to the Saskatchewan Public Guardian and Trustee.

Additional surviving dependants

An additional payment is payable when there is more than one surviving dependant. The minimum amounts payable are shown on **line 4** below, or on the payments table (page 10).

If the deceased was employed, each dependant will receive the greater of:

- the minimum additional payment shown on **line 4**; or
- an additional 5% of the deceased's weekly income benefit.

This amount is paid either as a lump sum or every two weeks to the Saskatchewan Public Guardian and Trustee for each dependant until they reach age 21.

Additional payments may apply if the deceased or their immediate family holds an automobile extension policy.

Line	*Benefit*	*Amount*
3	Spouse/dependants	$87,944 minimum
4	1 dependant	$37 minimum per week
	2 dependants	$72 minimum per week
	3 dependants	$83 minimum per week
	4 dependants or more	$95 minimum per week
10	Spouse education	$58,628 maximum
11	Maximum insurable earnings	$119,692 annual income

Payment in other situations

1. If there is no surviving spouse, dependant, parent or non-dependant children, the estate of the deceased will receive a lump-sum payment. The amount payable is shown on **line 5** below, or on the payments table (page 10).
2. If the deceased person leaves no surviving spouse or dependants, but has surviving parents or non-dependant children, each of those survivors will receive a lump-sum payment.

   The amount payable depends on the number of survivors. The maximum amount payable per survivor, as well as the total maximum, is shown on **line 6** below, or on the payments table (page 10).
3. If the deceased person is younger than the age of 21 with no spouse or dependants, a lump-sum payment will be paid to the estate. The amount payable is shown on **line 7** of the payments table (page 10).

Financial counselling

When a beneficiary is entitled to receive a payment of $87,944 or more, a payment is available for financial counselling. See **line 8** below, or on the payments table (page 10) for the maximum amount payable. This amount is payable to each applicable beneficiary.

Career counselling

A career counselling payment is available for the surviving spouse of the deceased. We'll provide funding to a maximum of the amount shown on **line 9** below, or on the payments table (page 10).

Education

This payment is available to assist a financially dependent surviving spouse who wishes to return to school after the loss of their spouse (or former spouse) to achieve a greater degree of independence and financial stability. This payment will cover the essential costs of attending school such as tuition, books and materials, as well as child care and additional housing costs.

The surviving spouse must apply to an educational institution within five years from the date of the collision. We'll provide funding to a maximum of the amount shown on **line 10** below, or on the payments table (page 10).

Please contact your Personal Injury Representative for further information about accessing this payment.

Line	*Benefit*	*Amount*
5	No spouse, dependant, parent or non-dependant child	$19,542 to estate
6	No spouse or dependant but leaves a parent, or non-dependant child	$19,542 maximum per survivor
		$87,944 maximum total payable
7	Less than 21 years old, no dependants	$39,083 to estate
8	Financial counselling	$1,703 maximum
9	Vocational counselling	$851 maximum
10	Spouse education	$58,628 maximum

Can I sue?

Since No Fault Coverage is provided regardless of fault or collision circumstances, there are limited circumstances where the surviving spouse, parents or dependants have the right to sue.

Economic loss

Under No Fault Coverage, the surviving spouse and dependants may sue the responsible party for expenses in excess of the plan.

For example:

- If the funeral expenses exceed the amount payable under No Fault Coverage
- If the surviving spouse or dependant suffers an income loss to the household in excess of the amount payable under No Fault Coverage

Bereavement damages

In limited cases, No Fault Coverage allows the spouse, parents or dependants to sue for bereavement damages, such as:

- Where the responsible driver is convicted of impaired driving, the spouse, parents or dependants have the right to sue for grief and loss of care, guidance and companionship.
- Where the responsible driver is convicted of an offence for being criminally negligent, the spouse, parents or dependants have the right to sue for grief and loss of care, guidance and companionship.
- Where the responsible driver is convicted of using a vehicle to deliberately harm the deceased, the spouse, parents or dependants have the right to sue for grief and loss of care, guidance and companionship.
- Where the responsible driver dies and was impaired, the spouse, parents or dependants have the right to sue for grief and loss of care, guidance and companionship.
- Where certain institutional third parties' negligence contributes to a collision, the spouse, parents or dependants have the right to sue for grief and loss of care, guidance and companionship. Third parties that can be held liable include vehicle manufacturers, repairers and suppliers of parts and licensed drinking establishments. A claim against these parties wouldn't involve SGI. If you think you may be entitled to sue one of these parties, you may want to seek legal advice.

Can the deceased's estate be sued?

Under No Fault Coverage the deceased's estate can be sued if the deceased was responsible for the collision and was impaired.

How to begin the claim process

We're here to help you during this difficult time. As much as possible, we'll work at a pace that suits you, asking only for information we need to establish your claim and ensure that you receive payments as quickly as possible.

A document checklist

To help you, we've included a checklist of documents needed in this process. Your Personal Injury Representative will identify which documents you'll need to obtain.

You'll need to provide these documents before any lump-sum payment can be made.

You can use the self-addressed postage-paid envelope provided to send us the required documents.

This checklist is included to help you gather the documents needed in this process.

Required by customer	Documents provided to Personal Injury Representative	
☐	Copy of death certificate	☐
☐	Copy of funeral director's certificate of death	☐
☐	Copy of obituary	☐
☐	Copy of marriage certificate	☐
☐	Copy of child(ren)'s birth certificate	☐
☐	Copy of certificate of disability	☐
☐	Copy of tax returns	☐
☐	Employer verification of earnings	☐
☐	Copy of Will	☐
☐	Copy of Letter of Appointment	☐
☐	Other	☐

Appeals

An overview

We want to treat all our customers with care, respect and fairness. We do our best to ensure clear communication and understanding – and to explain the reasons for our decisions.

On occasion, disagreements about benefits or payments arise. If this happens, the first step to resolve the matter is to discuss the issue with your Personal Injury Representative. This will ensure we have all the necessary information and that we are clear on the facts related to your claim.

If this does not help, you can ask to speak to your Personal Injury Representative's supervisor.

If the supervisor is unable to resolve the issue, there are other options available to you.

Note: These options involve specific time frames in which you must act, and a nominal fee may be charged.

You can choose one of the following:

- mediation
- an appeal to the Automobile Injury Appeal Commission
- an appeal to the Court of King's Bench

Mediation

To pursue mediation, you must send your Personal Injury Representative a request for mediation in writing and a $68 fee (cheque or money order). Apart from this small fee, we will bear the cost of mediation.

- An outside mediator (agreed upon by both SGI and the applicant) will meet with us and allow each of us to outline our views on the matter. Although the mediator will try to help both of us come to an agreement, they cannot make any decision that is binding on either of us.
- You can have a representative (e.g., family member, lawyer, accountant) with you at the mediation.
- If you attend mediation, and you're not satisfied with the outcome, you can still pursue one of the other options. However, you can't appeal to both the Automobile Injury Appeal Commission and the Court of King's Bench. You must choose one or the other. You'll need to do this within 90 days after completing mediation.

Automobile Injury Appeal Commission

If you choose to appeal through the Automobile Injury Appeal Commission, please call 306-798-5545 in Regina, toll free 1-866-798-5544 or visit **saskatchewan.ca** for more information on the process. To appeal to the Automobile Injury Appeal Commission, you'll need to file an application form, and include their fee of $75.

Court of King's Bench

If you choose to appeal to the Court of King's Bench, you'll need to initiate and serve a Statement of Claim on SGI. It's your responsibility to prepare and serve the Statement of Claim on SGI, as well as file it at the courthouse in your area. You may choose to get legal advice to help you with this.

It's important to note that decisions made by the Automobile Injury Appeal Commission and the Court of King's Bench are binding on both of us. Only when there is a question of law can the decision be appealed to the Saskatchewan Court of Appeal.

Additional resources

Office of the Public Guardian and Trustee

Protects the property rights of children under 18 years old.

- Toll free: 1-877-787-5425
- Phone: 306-787-5424
- Email: pgt@gov.sk.ca
- Mail: 1871 Smith St. Regina, SK S4P 4W4

eHealth Services Saskatchewan

For birth certificates, marriage certificate, death certificate, and name change certificates.

- Toll free: 1-855-347-5465
- Phone: 306-787-3251
- Email: vitalstatistics@eHealthSask.ca
- Mail: 2130 11th Ave. Regina, SK S4P 0J5

Canada Revenue Agency

For tax documents and records of employment.

- Website: **canada.ca/cra**.

Table of payments

To determine the amount of the benefit you may be entitled to receive, refer to the appropriate section of this guide.

Line	Benefit	Amount
1	Funeral payment	$12,784 maximum
2	Grief counselling	$6,255 maximum
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Notes

Disclaimer

This document is intended to provide general information on vehicle plate insurance coverage offered by SGI. Nothing in this document is intended to provide legal advice or to be relied upon as binding in any dispute, claim, action, demand or proceeding.

This information is subject to change. The terms and conditions of the insurance coverage offered by SGI are set out in *The Automobile Accident Insurance Act* and the following regulations: The Automobile Accident Insurance (General) Regulations, The Personal Injury Benefit Regulations and The Automobile Accident Insurance (Injury) Regulations and are available from Publications Saskatchewan. Any changes to the insurance coverage in Saskatchewan will be set out in those documents. These documents should be consulted to determine your rights and obligations at law.