



If you smoked regularly before Nov. 20, 1998 and were diagnosed with a tobacco-related disease between March 8, 2015 and March 8, 2019, you may qualify for \$14,400-\$60,000 from a landmark settlement.

PCC Compensation Plan – Detailed Information

Why is there a settlement? In March 2019, Imperial Tobacco Canada Limited, Rothmans, Benson & Hedges Inc. and JTI-Macdonald Corp (the “Tobacco Companies”) began insolvency proceedings in Canada under the *Companies’ Creditors Arrangement Act*, R.S.C. 1985, c. C-36 (“CCAA”), following a class-action judgment in Quebec ordering them to pay over \$13.5 billion. As part of the CCAA proceedings, the Tobacco Companies participated in court-supervised mediation to reach a Global Settlement with their creditors, including the Provinces and Territories, the Plaintiffs from the Quebec class action, and PCC Representative Counsel, who was appointed by the Court to represent Canadian tobacco-victims, other than those covered by the Quebec Class Action. On March 6, 2025, Chief Justice Geoffrey B. Morawetz of the Ontario Superior Court of Justice (Commercial List) (“CCAA Court”) approved the Settlement.

What are “PCC” and “QCAP”? As part of the Settlement, two compensation plans were created to compensate eligible smokers and ex-smokers diagnosed with Lung Cancer, Throat Cancer or Emphysema or COPD (GOLD Grade III or IV):

1. The Pan-Canadian Claimants’ Compensation Plan (“PCC Compensation Plan”) – for people diagnosed in Canada between March 8, 2015 and March 8, 2019, inclusive of those dates, and in some cases their estates; and
2. The Quebec Class Action Administration Plan (“QCAP Plan”) – for *Blais* Class Members diagnosed in Quebec before March 12, 2012, and their heirs.

This document is specifically related to the PCC Compensation Plan. Information about the QCAP Plan is available at www.TobaccoClaimsCanada.ca.

Who is a “Tobacco-Victim”? A “Tobacco-Victim” is a person who suffers from a Tobacco-Related Disease. Tobacco-Victims who meet the PCC Eligibility Criteria are eligible for compensation under the PCC Compensation Plan. If the Tobacco-Victim is deceased, but was alive on March 8, 2019, their estate is also eligible for compensation.

What does “PCC Eligibility Criteria” mean? In a legal context, “criteria” means standards on which a judgment or decision may be based. To be eligible to receive PCC compensation, a Tobacco-Victim must satisfy four criteria types: (1) smoking history; (2) disease diagnosis between March 8, 2015 and March 8, 2019 (inclusive); (3) resident of Canada; and (4) alive on March 8, 2019.

PCC COMPENSATION AMOUNTS AND PAYMENTS

How much compensation could I be approved for? The following table shows the *maximum* amounts available to claimants that meet the Eligibility Criteria for each disease covered by the PCC and QCAP Compensation Plans. Eligible claimants will receive compensation for the one disease that results in the highest payment.

Disease	You started smoking before January 1, 1976	You started smoking on or after January 1, 1976
Primary Lung Cancer or Primary Throat Cancer	\$60,000 PCC \$100,000 QCAP	\$48,000 PCC \$80,000 QCAP
Emphysema or COPD (GOLD Grade III or IV)	\$18,000 PCC \$30,000 QCAP	\$14,400 PCC \$24,000 QCAP

If my Claim is approved, will I receive the amount in the table? The table shows the *maximum* amounts. Final payments may be reduced on a *pro rata* (proportionate) basis if the amount available for the PCC Compensation Plan (\$2.521 billion) is not enough to pay all eligible claims. Final amounts will only be determined after the PCC Claims Deadline has passed and all claims have been processed.

When could I receive a payment? If your claim is approved, payment will be issued after the PCC Claim Deadline of **September 3, 2027**, once all claims have been reviewed and decisions finalized. Once a payment date has been determined, it will be posted at www.TobaccoClaimsCanada.ca.

PCC ELIGIBILITY CRITERIA AND REQUIRED PROOF

To qualify for compensation under the PCC Plan, the Tobacco-Victim must meet all of the following PCC Eligibility Criteria.

Smoking History

Which cigarettes brands are covered? The Tobacco-Victim must have smoked cigarettes sold by the Tobacco Companies in Canada. A complete list of eligible brands is provided in **Attachment A - Cigarettes Sold by The Tobacco Companies**.

How many cigarettes must have been smoked to qualify? The Tobacco-Victim must have smoked at least 87,600 cigarettes sold by the Tobacco Companies in Canada between January 1, 1950 and November 20, 1998. This is also called "Twelve Pack-Years", which means any combination of cigarettes sold by the Canadian Tobacco Companies that adds up to 87,600. For example:

- 10 cigarettes smoked per day for 24 years ($10 \times 365 \times 24$) = 87,600 cigarettes sold by the Canadian Tobacco Companies;
- 20 cigarettes smoked per day for 12 years ($20 \times 365 \times 12$) = 87,600 cigarettes sold by the Canadian Tobacco Companies.

The smoking can be over multiple time periods, even with breaks in between. To help determine the number of cigarettes smoked, a calculator is available at www.TobaccoClaimsCanada.ca.

How to prove Smoking History? You will be asked to provide the Tobacco-Victim's smoking history on the PCC Claim Form, which must be signed and sworn before a Commissioner of Oaths or Notary Public.

Compensable Disease Diagnosis Between March 8, 2015 & March 8, 2019

What diseases qualify for compensation? The Tobacco-Victim must have been diagnosed with at least one of the following diseases (the "**Compensable Diseases**") between March 8, 2015 and March 8, 2019 (inclusive of those dates) to qualify for compensation:

1. Primary lung cancer; or
2. Primary cancer (squamous cell carcinoma) of the larynx, oropharynx, or the hypopharynx (throat cancer); or
3. Emphysema or COPD (GOLD Grade III or IV).

If you resided in Quebec at the time of diagnosis and you were diagnosed with one of the above diseases before March 12, 2012, you may be eligible for compensation under the QCAP Plan. If that is the case, contact the QCAP Agent (Proactio).

What does "primary cancer" mean? "Primary cancer" refers to the original site where the cancer first develops. Sometimes cancer cells spread to other parts of the body - this is called a secondary or metastatic cancer.

What does "COPD (GOLD Grade III or IV)" mean? The Global Initiative for Chronic Obstructive Lung Disease ("GOLD") developed a four-grade COPD classification system based upon severity of airflow limitation and other diagnostic parameters. GOLD Grade III (severe) and IV (very severe) classifications represent the two most severe categories of disease.

How do I prove diagnosis and date of diagnosis if am a resident of Canada other than Quebec? A Tobacco-Victim's diagnosis between March 8, 2015 and March 8, 2019 (inclusive) can be proven by the following:

- For Lung or Throat Cancer - a copy of a pathology report confirming the diagnosis;
- For Emphysema or COPD (GOLD Grade III or IV) - a copy of a report of a spirometry test (performed between March 8, 2015 and March 8, 2019) that first demonstrated a FEV1 (non-reversible) of less than 50% of the predicted value to first establish a diagnosis of Emphysema or COPD (GOLD Grade III or IV).

If you are unable to provide one of the above documents, you may instead submit one of the following alternatives:

- a copy of an extract from the Tobacco-Victim's medical file, confirming the diagnosis;
- a completed Physician Form (available on www.TobaccoClaimsCanada.ca);
- a written statement from a Physician (of the Tobacco-Victim, or another physician having access to the medical record), along with at least one of the following records:
 - For Lung or Throat Cancer: pathology report, operative report, biopsy report, MRI report, CT scan report, PET scan report, X-ray report, sputum cytology report.
 - For Emphysema or COPD (GOLD Grade III or IV): Spirometry report; or CT scan report.

Medical records can take time to obtain. Start requesting your records early to avoid missing the PCC Claim Deadline.

How do I prove diagnosis and date of diagnosis if I am a resident of Quebec? The Régie de L'assurance Maladie du Québec (RAMQ) and the Ministère de la Santé et des Services sociaux (MSSS) may hold, in the Registre québécois du cancer and in the MED-ÉCHO database respectively, the information necessary to establish that a Tobacco-Victim was diagnosed with a Compensable Disease between March 8, 2015 and March 8, 2019 inclusive of those dates (referred to as an **“Official Confirmation”**). In the Claim Form, the Tobacco-Victim that is a Quebec resident or their representative can authorize the Claims Administrator to request an Official Confirmation from these sources. If an Official Confirmation is obtained, this constitutes proof of diagnosis, and the Quebec claimant will not need to submit supplemental diagnosis information.

What if a Quebec Official Confirmation cannot be obtained? If an Official Confirmation for a Quebec resident cannot be obtained from RAMQ or MSSS, you will be notified by the PCC Agent or the Claims Administrator. In such case, you will need to provide alternative proof as described in the above section regarding proof of diagnosis for a Tobacco-Victim who does not reside in Quebec. Please note that as a Quebec resident, you do not need to submit alternative proof unless it has been specifically requested of you.

What if I was diagnosed with another smoking-related disease? Only Lung Cancer, Throat Cancer, Emphysema and COPD (GOLD Grade III or IV) are covered by the PCC Compensation Plan. However, a \$1 billion charitable foundation has been created as part of the CCAA Plans to fund research, programs and initiatives aimed at improving outcomes in Tobacco-related Diseases, which will indirectly benefit those who do not qualify for direct compensation.

Residency Questions on the PCC Claim Form

Under the PCC Compensation Plan, a person's place of residence is the province or territory that issued their health insurance card and/or their driver's licence. A Tobacco-Victim must answer **“Yes”** to the applicable residency questions on the PCC Claim Form in order to be eligible for compensation:

1. **Residency at time of diagnosis:** The PCC Claim Form asks, **“Did the Tobacco-Victim reside in Canada on the date of diagnosis?”** Residence on the date of diagnosis may be established based on the province or territory which issued the Tobacco-Victim's health insurance card number that appears on the medical documents proving a PCC Compensable Disease.
2. **Residency at time of submitting a claim (or at time of death):** If the Tobacco-Victim is living, the PCC Claim Form asks: **“Does the Tobacco-Victim currently reside in Canada?”** If the Tobacco-Victim is deceased, the PCC Claim Form asks: **“Did the Tobacco-Victim reside in Canada on the date of their death?”** Residence at death is proven by submitting one of the acceptable documents listed in Attachment A of the PCC Claim Form with the Claim Form.

Alive on March 8, 2019

What if the Tobacco-Victim died before March 8, 2019? To qualify, the Tobacco-Victim must have been alive on March 8, 2019, and meet all other PCC Eligibility Criteria. If the Tobacco-Victim is now deceased but was alive on that date, the Representative of the Estate must submit the required documents listed in Attachment A of the Claim Form to: (i) prove the Tobacco-Victim's death and date of death; and (ii) verify their legal authority to submit the claim on behalf of the Estate.

If the Tobacco-Victim was a resident of Quebec and was diagnosed before March 12, 2012, their heirs may have a claim under the QCAP Plan. If this is the case, please contact the QCAP Agent (Proactio) for assistance.

What if the Tobacco-Victim dies after submitting a PCC Claim Form? If the Tobacco-Victim dies after submitting their complete Claim Package but before receiving payment, the Claims Administrator will still review the claim. If the claim is approved, the compensation will be payable to the Estate of the Tobacco-Victim. In that circumstance, the duly authorized Legal Representative of the Estate will need to submit additional information to receive the payment. Please contact the PCC Agent for assistance.

WHAT IF THE TOBACCO-VICTIM IS INCAPACITATED OR DECEASED?

A Legal Representative can submit a claim: (a) on behalf of a **living** Tobacco-Victim, or (b) on behalf of the **Estate of a deceased** Tobacco-Victim who was alive on March 8, 2019. The PCC Claim Form includes a table at Attachment A detailing acceptable documents for each province and territory. **Note:** Surviving Family Members in their own capacity are not eligible to receive direct PCC compensation.

If the Tobacco-Victim died without an estate or the estate is now closed, you should speak with a probate lawyer about options to set-up or reactivate an estate at your own cost. The Claims Administrator cannot confirm whether the Tobacco-Victim meets the PCC Eligibility Criteria unless the Claim includes proper legal documentation showing that you are authorized to represent the Estate.

HOW TO SUBMIT YOUR CLAIM AND COMMISSIONING

When is the deadline to submit a PCC Claim? The PCC Claim Deadline is **September 3, 2027**. You may submit a PCC Claim with supporting documents any time during a 24-month submission period from September 3, 2025 to September 3, 2027. For your claim to be considered, it must be postmarked or received by **September 3, 2027**. Records can take time to obtain. **Start early to avoid missing the PCC Claim Deadline.**

NOTE: The QCAP Plan has a different Claim Submission Period and Claim Deadline. The QCAP Claim Submission Period is twelve (12) months (rather than twenty-four (24) months) and the QCAP Claim Deadline is **August 31, 2026**.

Where can I get the PCC Claim Form? If you received this document by postal mail, a copy of the PCC Claim Form should have been included in the envelope. A PDF version is also available at www.TobaccoClaimsCanada.ca. The Claims Administrator encourages you to use its online Claimant Portal instead of a paper Claim Form. On the Claimant Portal, you can create an account with a Username and Password, start a claim and return to it any time before the Claim Deadline. You can submit your Claim Form and securely upload supporting documents. If you provide permission, the PCC Agent can access the information you entered on the Claimant Portal and assist you for free with preparing your Claim.

How can I submit my PCC Claim Form? The PCC Claim Form explains the multiple ways you can submit your Claim, which includes online, postal mail, email, or fax. The preferred submission method is the online Claimant Portal.

Can I submit more than one Claim Form? No. You are only permitted to make one Claim for compensation under either the PCC or QCAP Plan. You cannot make a claim to both Claims Processes at the same time. If you think you have a claim under the QCAP Plan, apply to the QCAP Plan, through the QCAP Agent (Proactio). The QCAP Agent (Proactio) will be able to verify if you also have a claim under the PCC Compensation Plan that could result in higher compensation for you, and if appropriate, will assist you to transfer your claim to the PCC Agent. If you need any assistance in determining where to file, please contact the Claims Administrator.

What is needed for a complete PCC Claim submission? A Claim is complete when (a) the PCC Claim Form has been answered completely with no information missing, (b) all required supporting documents are attached or uploaded, (c) the PCC Claim Form's Statutory Declaration is signed in front of a Commissioner of Oaths or Notary Public (see below), and (d) the Claim Form and supporting documents have been submitted to the Claims Administrator by the PCC Claim Deadline. The PCC Agent can assist you in reviewing your claim before it is submitted and identify potentially incomplete information and/or documentation.

What is commissioning? To complete your Claim Form, you must sign the Statutory Declaration in front of a Commissioner of Oaths or Notary Public. A Commissioner of Oaths will confirm your identity and that you swear or affirm your information is true. Every lawyer, some paralegals and all notaries in your province or territory are Commissioners of Oaths.

The PCC Agent can commission the Statutory Declaration free of charge, using a secure online signing system called DocuSign. You will need a computer, smartphone or tablet for a video-call with the PCC Agent, who will watch you sign the declaration. If you want help commissioning from the PCC Agent, make sure your Claim Form is otherwise complete and ready to submit several weeks before the Claim Deadline of **September 3, 2027** so there is enough time to schedule the remote signing. The PCC Agent can also help you find an alternative way to meet the commissioning requirement.

WHAT HAPPENS AFTER I SUBMIT MY CLAIM?

How long may the review of my claim take? The Claims Administrator will send you an **Acknowledgement of Receipt of Claim** when your claim is received. Review times will vary depending on how many claims are received, when your Claim is submitted, whether documents are missing or complex, and whether your Claim raises unique questions. Review of your Claim may not be complete until after the PCC Claim Deadline.

If Your Claim is Accepted, the Claims Administrator will send you a **Notice of Acceptance of PCC Claim**.

If Your Claim is Incomplete, the Claims Administrator will send you a **Notice of Incomplete Claim** to explain what is missing and how to fix it. The deadline to resubmit your revised claim will be the later of: (a) the PCC Claims Deadline; or (b) sixty (60) days from the date of the Notice of Incomplete Claim. If you do not respond by that deadline, your Claim will be rejected.

If Your Claim is Rejected, you will be sent a **Notice of Rejection** explaining the reason(s) for the rejection. The Notice will include a **Request for Review Form**. If you believe your Claim was improperly rejected, you may request a review within sixty (60) days of the date of the Notice of Rejection, clearly identifying the error you believe the Claims Administrator made during the initial assessment of your claim. The Claims Administrator will assign an independent Review Officer, who may confirm, reverse, or vary the original decision.

PCC AGENT SUPPORT

The PCC Agent can help you, **free of charge**, with: (a) answering questions and filling out the PCC Claim Form based on information you provide; (b) commissioning your signature on the PCC Claim Form; and (c) providing guidance on how to obtain the necessary information and documents for your claim.

Can the PCC Agent tell me if I qualify? No. Only the Claims Administrator can decide if a claim qualifies under the PCC Compensation Plan. However, the PCC Agent can identify gaps in your Claim Package.

Do I need to hire a lawyer to submit my Claim? No. The PCC Compensation Plan was designed so that you can complete a claim without hiring a lawyer or paying for third-party services. Also, the CCAA Court has issued an order prohibiting lawyers or other persons from soliciting you in the preparation or submission of your Claim. If you receive any such solicitation, report it to the PCC Agent right away by phone or email.

Exception—Estate-Related Legal Help: In some cases, Legal Representatives acting on behalf of a Tobacco-Victim may need to consult an estate lawyer at their own cost to obtain legal documents such as a Grant of Probate, Grant of Administration, Power of Attorney, or Proof of Guardianship depending on the province or territory.

How do I get more information? Call the PCC Agent: **1-888-482-5852**, or email: **PCCAgent@TobaccoClaimsCanada.ca**. Visit **www.TobaccoClaimsCanada.ca** for FAQs, tools, and the full PCC Compensation Plan.

ATTACHMENT A: CIGARETTES SOLD BY THE TOBACCO COMPANIES

Accord

Accord KF

Avanti/Light

B&H

B&H 100 Del.UL.LT/MEN

B&H 100 F

B&H 100 F Menthol

B&H Light Menthol

B&H Lights

B&H Special KF

B&H Special Lights KF

Belmont

Belmont KF

Belvedere

Belvedere Extra Mild

Camel

Cameo

Cameo Extra Mild

Craven "A"

Craven "A" Special

Craven "A" Light

Craven "A" Ultra Light/Mild

Craven "M"

Craven "M" KF

Craven "M" Special

du Maurier

du Maurier Light

du Maurier Special

du Maurier Ultra Light

Dunhill

Dunhill KF

Export

Export "A"

Export "A" Lights

Export "A" Medium

Export "A" Extra Light

Export "A" Special Edition

Export "A" Ultra Light

Export Mild

Export Plain

LD

Macdonald

Macdonald Menthol

Mark Ten

Mark Ten Filter

Matinee

Matinee Extra Mild

Matinee Slims/Menthol

Matinee Special/Menthol

Medallion

More

North American Spirit

Number 7

Number 7 Lights

Peter Jackson

Peter Jackson Extra Light KF

Player's

John Player's Special

Player's Extra Light

Player's Filter

Player's Light

Player's Medium

Player's Plain

Rothmans

Rothmans Extra Light

Rothmans KF

Rothmans Light

Rothmans Special

Rothmans UL LT KF

Spirit

Select Special/Ultra Mild/Menthol

Vantage

Vantage KF

Vantage Light/Menthol

Viscount

Viscount #1 KF

Viscount Extra Mild/Menthol

Winston