



If you smoked regularly before Nov. 20, 1998, and were diagnosed with a tobacco-related disease before March 12, 2012, you may qualify for \$24,000-\$100,000 from a landmark settlement for Quebec residents.

QCAP 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 all Provinces and Territories, the Plaintiffs from the Quebec class action, their representative counsel, and PCC Representative Counsel 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 “QCAP” and “PCC”? 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 QCAP Plan. Information about the PCC Compensation 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 QCAP Eligibility Criteria are eligible for compensation under the QCAP Plan. If the Tobacco-Victim is deceased, but was alive on November 20, 1998, their estate or heirs (referred to as a “Succession Claimant”) are eligible for compensation.

Who is a “Succession Claimant”? A “Succession Claimant” is either (i) the liquidator of the estate of a deceased Tobacco-Victim, (ii) an Heir of a deceased Tobacco-Victim or (iii) an heir of an Heir of a deceased Tobacco-Victim. There is a specific claim form, the QCAP Succession Claim Form, to be used by Succession Claimants. The QCAP Succession Claim Form outlines the documentation required by a Succession Claimant to prove that they are entitled to file the claim.

Who is an “Heir” of a Tobacco-Victim? An “Heir” for purposes of the QCAP Plan, is a person (i) who is named in the deceased Tobacco-Victim’s will or in a registered marriage contract, or (ii) who is entitled by operation of law per the Civil Code of Quebec to share in the deceased Tobacco-Victim’s estate. If the Heir is deceased, the estate or heirs of the Heir are entitled to the Heir’s share of the compensation payment.

What does “QCAP Eligibility Criteria” mean? In a legal context, “criteria” means standards on which a judgment or decision may be based. To be eligible to receive compensation under the QCAP Plan, a Tobacco-Victim must satisfy four criteria types: (1) smoking history; (2) disease diagnosis before March 12, 2012; (3) resident of Quebec; and (4) alive on November 20, 1998.

QCAP 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 QCAP and PCC 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	\$100,000 QCAP \$60,000 PCC	\$80,000 QCAP \$48,000 PCC
Emphysema or COPD (GOLD Grade III or IV)	\$30,000 QCAP \$18,000 PCC	\$24,000 QCAP \$14,400 PCC

If my Claim is approved, will I receive the amount in the table? The table shows the *maximum* payment amount. Final payments may be reduced on a *pro rata* (proportionate) basis if the amount available to the QCAP Plan is not enough to pay all eligible claims. Final payment amounts will only be determined after the QCAP 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 QCAP Claim Deadline of **August 31, 2026**, once all claims have been reviewed and decisions finalized. Once a payment date has been determined, it will be posted at www.TobaccoClaimsCanada.ca.

QCAP ELIGIBILITY CRITERIA AND REQUIRED PROOF

To qualify for compensation under the QCAP Plan, the Tobacco-Victim must meet all of the following QCAP 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 QCAP Claim Form, which must be signed and sworn before a Commissioner of Oaths or Notary Public.

Compensable Disease Diagnosis Before March 12, 2012

What diseases qualify for compensation? The Tobacco-Victim must have been diagnosed with at least one of the following diseases (the "Compensable Diseases") before March 12, 2012 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 the Tobacco-Victim's diagnosis date of at least one of the above diseases was between March 8, 2015 and March 8, 2019 (inclusive of those dates) you may be eligible for compensation as part of the PCC Plan provided the Tobacco-Victim was alive on March 8, 2019. If this is the case, please contact the PCC Agent (Epiq) for more information.

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 show proof of diagnosis? 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 before March 12, 2012 (referred to as an “**Official Confirmation**”). In the Claim Form, the Tobacco-Victim or the Succession Claimant, as the case may be, will 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 claimant will not need to submit any supplemental information.

What if an Official Confirmation cannot be obtained? If an Official Confirmation cannot be obtained from RAMQ or MSSS, you will be notified by the QCAP Agent or the Claims Administration. In such case, you will need to provide alternative proof. This consists of:

- For Lung Cancer and Throat Cancer - a copy of a pathology report confirming the diagnosis;
- For Emphysema and COPD - a copy of a report of a spirometry test (performed before March 12, 2012) that demonstrates a FEV1 (non-reversible) of less than 50% of the predicted value.

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

- a copy of an extract from a medical file, confirming the diagnosis;
- a completed Physician’s Form (available on www.TobaccoClaimsCanada.ca);
- a written statement from a Physician (of the Tobacco-Victim or another physician having access to the Tobacco-Victim’s medical records) 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.

Please note that 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 QCAP 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 QCAP Claim Form

Under the QCAP 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 QCAP Claim Form in order to be eligible for compensation:

1. Residency at time of Diagnosis. The QCAP Claim Form asks, “Did the Tobacco-Victim reside in Quebec on the date of diagnosis?” The residence on the date of diagnosis may generally be established based on a Tobacco-Victim’s health insurance card number issued by Quebec that appears on the medical documents showing a QCAP Compensable Disease.
2. Residency at time of submitting a claim (or at time of death). If the Tobacco-Victim is living, the QCAP Claim Form asks: “Does the Tobacco-Victim currently reside in Quebec?” If the Tobacco-Victim is deceased, the QCAP Claim Form asks: “Did the Tobacco-Victim reside in Quebec on the date of their death?” Residence at death is proven by submitting one of the acceptable documents listed in the QCAP Succession Claim Form.

Alive on November 20, 1998

What if the Tobacco-Victim died before November 20, 1998? To qualify, the Tobacco-Victim must have been alive on November 20, 1998, and meet all other QCAP Eligibility Criteria. If the Tobacco-Victim is now deceased but was alive on that date, the Succession Claimant must submit a Succession Claim Form and, depending on the status of the Succession Claimant, submit the appropriate Sub-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 or a deceased Tobacco-Victim, as liquidator, Heir, or heir of an Heir.

What if the Tobacco-Victim dies after submitting a QCAP 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 QCAP Agent for assistance.

CAN A CLAIMANT BE REPRESENTED BY ANOTHER PERSON?

The QCAP Plan allows claims to be submitted by a representative in cases where appropriate legal documents are provided. If the claimant has capacity, a power of attorney or detailed mandate is required for a representative to file a claim on the claimant's behalf. If the claimant is incapacitated, the representative will need to provide: (a) a Protection Mandate or Mandate in case of Incapacity, homologated by a judgment (b) a judgment ordering tutorship to the claimant, (c) a judgment ordering curatorship to the claimant (prior to November 1, 2022) or (d) an order naming the representative a provisional administrator to the property of the claimant. However, payments will only be made in the name of the claimant, not in the name of the representative.

HOW TO SUBMIT YOUR CLAIM AND COMMISSIONING

When is the deadline to submit a QCAP Claim? The QCAP Claim Deadline is **August 31, 2026**. You may submit a QCAP Claim any time during a 12-month submission period from September 3, 2025 to **August 31, 2026**. For your Claim to be considered, it must be postmarked or received by **August 31, 2026**.

NOTE: The PCC Plan has a different Claim Submission Period and Claim Deadline. The PCC Plan Claim Submission Period is twenty-four (24) months (rather than twelve (12) months) and the PCC Claim Deadline is **September 3, 2027**.

Which claim form version should I use? Use the QCAP Tobacco-Victim Claim Form if the Tobacco-Victim is living and the QCAP Succession Claim Form if the Tobacco-Victim is deceased.

Where can I get the QCAP Claim Form? If you received this document by postal mail, a copy of the QCAP Claim Form should have been included in the envelope. A PDF version is also available at www.TobaccoClaimsCanada.ca. However, the Claims Administrator encourages you to seek assistance from the QCAP Agent (Proactio) or use the Claims Administrator's online Claimant Portal instead of submitting 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, as required. If you provide permission, the QCAP Agent can access the information you have entered on the Claimant Portal and assist you for free with preparing your Claim.

How can I submit my QCAP Claim Form? The QCAP Claim Form explains the multiple ways you can submit your Claim, which includes online, postal mail, email, or fax. The preferred claims submission methods are via the QCAP Agent (Proactio) or 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 QCAP or PCC 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 QCAP Claim submission? A Claim is complete when (a) the QCAP Claim Form has been answered completely with no information missing, and consent has been given to request an Official Confirmation, (b) all required supporting documents are attached or uploaded, (c) the QCAP Claim Form's Statutory Declaration is signed in front of a Commissioner of Oaths of Notary Public (see below), and (d) the Claim Form and supporting documents have been submitted to the Claims Administrator by the QCAP Claim Deadline. The QCAP Agent can assist you in evaluating 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 are Commissioners of Oaths.

The QCAP 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 QCAP Agent, who will watch you sign the declaration. If you want help commissioning from the QCAP Agent, make sure your Claim Form is otherwise complete and ready to submit several weeks before the Claim Deadline of **August 31, 2026** so there is enough time to schedule the remote signing. The QCAP 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 Claim Deadline.

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

QCAP AGENT SUPPORT

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

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

Do I need to hire a lawyer to submit my Claim? No. The QCAP 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 QCAP Agent (Proactio) right away by phone or email.

Exception - Estate-Related Legal Help: In some cases, Succession Claimants may need to consult a lawyer or a notary at their own cost, for example if they previously renounced the Tobacco-Victim's succession and wish to retract the renunciation, or if there is a dispute amongst the Heirs or heirs of Heirs.

How do I get more information? Call the QCAP Agent: **1-888-880-1844**, or email: **tabac@proactio.ca**. Visit **www.TobaccoClaimsCanada.ca** for FAQs, tools, and the full Quebec Administration 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