



Ontario Standard Accident Benefits Options Explained

Medical, Rehabilitation, and Attendant Care Coverage Options

On June 1st, 2016 reforms to the Ontario Automobile Policy were introduced.

Here's what you need to know:

Changes to the Medical, Rehabilitation, and Attendant Care Benefit were also introduced. As of June 1, 2016 if you have been injured in a car accident and suffer catastrophic injuries such as loss of a limb or become a para/quadruplegic, your standard Accident Benefits Coverage would provide \$1,000,000 for medical, rehabilitation, and attendant care expenses. For non-catastrophic injuries such as broken bones and strains, a maximum limit of \$65,000 would apply.

In order to help stabilize rates and provide consumers with more options, these Standard Accident Benefits were reduced, which could have an adverse effect on the consumer in the long run. In order to have a more comprehensive coverage for bodily injury and greater peace of mind in the event of a car accident, you can increase your Accident Benefit Coverage and customize it to better suit your situation and insurance needs in alignment with your income.

Your current Standard Accident Benefits Coverage ... vs. What is available to you

The table below summarizes the options available to you for Standard Accident Benefits coverage before and after June 1st, 2016.

Remember if you have any questions or concerns, we are here to answer and alleviate them. Connect with us for a complete policy review, to learn how accident benefit options may suit your needs, or review your auto insurance changes.

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Accident Benefits		Coverage	Options
MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFIT	Medical and rehabilitation benefits pay for reasonable, necessary medical and rehabilitation expenses not covered by OHIP or your private health plan. Attendant care benefits pay for reasonable, necessary expenses for an aide, attendant or long-term care facility.	\$65,000 in total	Increase benefits to \$130,000 Or increase benefits to \$1 million
MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFIT CATASTROPHIC INJURIES	Same as above. Catastrophic injuries include traumatic brain injuries, loss of limb and paraplegia.	\$1 million in total	Add \$1 million for a total of \$2 million for catastrophic injuries Can also be combined with the non-catastrophic benefit for a total of \$3 million
CAREGIVER BENEFIT	If you cannot continue as the primary caregiver and you are eligible, this benefit reimburses you for your expenses.	Up to \$250/ week for first dependant, \$50/week for additional dependants (catastrophic injuries only)	Extend benefit to all injuries
HOUSEKEEPING AND HOME MAINTENANCE EXPENSES	If you are eligible, this benefit pays for expenses such as housekeeping or home maintenance.	Up to \$100/ week (Catastrophic injuries only)	Extend benefit to all injuries
INCOME REPLACEMENT BENEFIT	If you cannot work because of the injuries caused by a car accident and you are eligible, this benefit compensates you for up to \$400/week, beginning one week after the accident.	70% of gross income up to \$400/ week	Increase benefit to \$600, \$800 or \$1,000/week
DEPENDENT CARE BENEFIT	This benefit provides additional expenses to care for your dependants if you're injured in a car accident and working.	Not provided	Add to up to \$75/week for first dependant, \$25/week for each additional dependant (max. \$150/week)
DEATH AND FUNERAL BENEFIT	These are lump sum payouts for survivors of a person killed in a car accident to help pay for a funeral.	\$25,000 to spouse, \$10,000 to each dependant Up to \$6,000 for funeral	\$50,000 to spouse; \$20,000 to each dependant Up to \$8,000 for funeral
INDEXATION BENEFIT	Adjustment of benefits to account for changes in inflation.		Adjust annually according to the Consumer Price Index of Canada
TORT DEDUCTIBLE	The amount deducted for court awarded compensation for pain and suffering.		Reduce deductible by \$10,000 regardless of annual indexation

Call us any time to review your policy or how increasing your optional accident benefits suit your needs at 1-800-267-6197.