

2010 Ontario Auto Regulations Accident Benefits Summary

COVERAGE	STANDARD ACCIDENT BENEFITS PRIOR TO SEP. 1/10	NEW STANDARD ACCIDENT BENEFITS EFFECTIVE SEP. 1, 2010	SUMMARY OF CHANGES BETWEEN THE TWO	OPTIONS AVAILABLE TO INCREASE YOUR BENEFITS
Medical & Rehabilitation benefits for <u>NON-Catastrophic injuries</u>	\$100,000 Limit	\$50,000 Limit, including assessments costs MINOR INJURY = \$3,500 Limit, including assessments costs	- 50% Reduction of non-Catastrophic injury limit - Assessments costs are deducted from limit - New MINOR INJURY cap of \$3500	- Buy-Back to \$100,000 - Increase to \$1,100,000 Incl. assessment costs <i>There are NO other options for Minor Injury</i>
Medical & Rehabilitation benefits for <u>CATASTROPHIC injuries</u>	\$1,000,000 Limit	\$1,000,000 Limit, including assessments costs	- Assessments costs are deducted from limit	- Increase to \$2,000,000 Incl. assessment costs
Attendant Care benefits for <u>NON-Catastrophic Injuries</u>	\$72,000 Limit (\$3,000 / month)	\$36,000 Limit (\$3,000 / month) NO coverage available for MINOR INJURY	- 50% Reduction of limit - No coverage available if MINOR INJURY	- Buy-Back to \$72,000 - Increase to \$1,072,000 Incl. assessment costs <i>There are NO other options for Minor Injury</i>
Attendant Care benefits for <u>CATASTROPHIC injuries</u>	\$1,000,000 Limit (\$6,000 / month)	\$1,000,000 Limit (\$6,000 / month)	None	- Increase to \$2,000,000
Caregiver benefit	\$250/week for 1 st Dependant + \$50/week for each additional Dependant (all injuries)	\$250/week for 1 st Dependant + \$50/week for each additional Dependant for <u>CATASTROPHIC injuries, only</u>	- No coverage available if MINOR INJURY - No coverage available if Non-Catastrophic injury	- Buy-Back \$250/week for 1 st Dependant + \$50/week for each additional Dependant (all injuries)
Housekeeping and Home Maintenance benefit	Up to \$100/week – available for all injuries	Up to \$100/week – available for <u>CATASTROPHIC injuries, only</u>	- No coverage avail. if MINOR INJURY - No coverage avail. if Non-Catastrophic injury	- Buy-Back up to \$100/week (all injuries)
Income Replacement benefit	80% of NET income – up to \$400/week	70% of Gross Income, up to \$400/week	- Now based on a % of your Gross Income (70%)	- Increase weekly limits to \$600, \$800 or \$1,000
Dependant Care Benefit	Not provided	Not provided	n/a	- Buy limit of \$75/week for 1 st Dependant + \$25/week for each additional Dependant (all injuries)
Death benefit	\$25,000 to Spouse \$10,000 to each Dependant	Same	No change	- Increase to \$50,000 to Spouse & \$20,000 to Dependant
Funeral benefit	\$6,000 limit	Same	No change	- Increase to \$8,000 limit
Indexation benefit	Not provided	Not provided	n/a	- Can add to provide an annual Cost of Living adjustment to certain weekly benefits

Customized Deductible Options:

DEDUCTIBLE TYPE	OPTION(S) NOW AVAILABLE
\$30,000 Tort Deductible: this is the deductible applied to court-awarded compensation for pain & suffering claims	- Reduce your deductible to \$20,000 by adding OPCF 48 endorsement
\$15,000 Tort Deductible: this is the deductible applied to court-awarded compensation specific to <i>Family Law Act</i> claims	- Reduce your deductible to \$10,000 by adding OPCF 48 endorsement
Direct Compensation – Property Damage Deductible: Coverage to repair the auto of the driver who is not-at-fault	- \$500 (new) , \$300 or “0” deductibles are available

THE CONTENT PROVIDED ON THIS SUMMARY IS FOR INFORMATION PURPOSES ONLY AND DOES NOT DESCRIBE ALL THE TERMS, CONDITIONS AND COVERAGES AVAILABLE UNDER THE ONTARIO AUTOMOBILE POLICY STATUTORY ACCIDENT BENEFITS SCHEDULE (SABS). THE ACTUAL SABS GOVERNS THE POLICY TERMS AND CONDITIONS.