

OPTIONAL ACCIDENT BENEFITS

EXPLAINED

The Accident Benefits (AB) section of a standard policy provides compensation if you or others are hurt or killed in an auto accident, regardless of who's at fault. It also includes coverage for passengers and pedestrians. The coverages in a standard policy were changed provincially on June 1, 2016.* Some were reduced, and some options for increased coverage were eliminated or changed. This was done to help make premiums more affordable. However, this might prompt you to question whether your amount of AB coverage is sufficient. You may wish to increase it with optional benefits. Review this chart and talk with your agent.

ACCIDENT BENEFIT COVERAGES		
BENEFIT	STANDARD COVERAGE	OPTIONAL COVERAGE
MEDICAL AND REHABILITATION BENEFITS	Non-catastrophic: \$65,000 limits (combined with attendant care) within 260 weeks of the accident (age 28 for minors) and no case management.	Non-catastrophic: increase to \$130,000 limits within 260 weeks of the accident OR increase to \$1,000,000 limits and time period not limited and payment for case management.
	Catastrophic: \$1,000,000 limits (combined with attendant care) for life.	Catastrophic: increase to \$2,000,000 limits.
	Medical and rehabilitation expenses are limited to \$3,500 where the impairment is predominantly minor.	
ATTENDANT CARE BENEFITS	Non-catastrophic: \$65,000 limits (combined with medical/rehabilitation) within 260 weeks of the accident (age 28 for minors).	Non-catastrophic: increase to \$130,000 limits within 260 weeks of the accident OR increase to \$1,000,000 limits for life.
	Catastrophic: \$1,000,000 limits (combined with medical/rehabilitation) for life.	Catastrophic: increase to \$2,000,000 limits.
	No attendant care benefits are payable where the impairment is predominantly minor.	
INCOME REPLACEMENT BENEFITS**	70% of gross income to max of \$400 per week. Not payable for first seven days or after first 104 weeks of disability.	Increase to \$600, \$800 or \$1,000 per week. The period of benefit is the same.
NON-EARNER BENEFITS**	Four week waiting period, \$185 per week and for not more than 104 weeks after the accident.	Subject to annual indexation (adjustment for inflation). The period of benefit is the same.
CAREGIVER BENEFITS**	Catastrophic level injuries only: shall not exceed \$250 per week for first person in care, and \$50 per week for each additional dependent. Not payable for any period longer than 104 weeks of disability.	Provides coverage for non-catastrophic level injuries. The period of benefit is the same.
HOUSEKEEPING BENEFITS	Catastrophic level injuries only: up to \$100 per week.	Provides coverage for non-catastrophic level injuries.
OPTIONAL DEPENDANT CARE BENEFITS	Only available as an optional benefit.	Reasonable and necessary additional expenses incurred in caring for the insured person's dependents (\$75 - \$150 per week).***
DEATH AND FUNERAL BENEFITS	\$25,000 to spouse; \$10,000 to each dependent.	Increase to \$50,000 for spouse and/or \$20,000 for each dependent; increase to \$8,000 for funeral expenses.
INDEXATION	Only available as an optional benefit.	Add an annual adjustment for inflation.

*Learn more: https://www.fsco.gov.on.ca/en/auto/brochures/pages/brochure_changes10.aspx

**Only one weekly benefit is payable. An election is required (between income replacement, non-earner and caregiver benefits).

***Not eligible if receiving caregiver benefits. Must have been employed at the time of the accident.

Benefits are subject to satisfying tests for entitlement and may change without notice in accordance with the regulations made under the Insurance Act. The content within this document supersedes all previously distributed versions of "Optional Accident Benefits Explained".