

STATUTORY ACCIDENT BENEFITS SUMMARY

FOR ACCIDENTS AFTER JUNE 1, 2016 AND POLICIES RENEWED AFTER JUNE 1, 2016

Benefit		Catastrophic	Non-Catastrophic
Medical, Rehabilitation, and Attendant Care	To pay for reasonable and necessary medical expenses, rehabilitation expenses, and/or an attendant to care for you at home or in a healthcare facility	Combined to \$1 000 000 over lifetime	Combined to \$65 000 over 260 weeks
Income Replacement	A weekly income, based on an average of pre-collision earnings, if you were previously employed and are no longer able to work after the collision	70% of gross income/week to a maximum of \$400/week for up to 104 weeks	70% of gross income/week to a maximum of \$400/week for up to 104 weeks
Non-Earner	A weekly income if you were unemployed, retired, or a full-time student at the time of the collision	\$185/week for up to 104 weeks (waiting period of 4 weeks)	\$185/week for up to 104 weeks (waiting period of 4 weeks)
Housekeeping and Home Maintenance	To pay for reasonable and necessary housekeeping and home maintenance expenses	\$100/week over lifetime	Not included in standard policy
Caregiver	To pay for reasonable and necessary expenses if you were the primary caregiver for a person in need of care at the time of the collision	Up to \$250/week for first dependent, and an additional \$50/week for each additional dependent for up to 104 weeks	Not included in standard policy
Death and Funeral	Payment to your spouse and dependents, and a payment to cover the cost of funeral expenses	\$25 000 to eligible spouse, \$10 000 to each dependent, up to \$6000 for funeral expenses	\$25 000 to eligible spouse, \$10 000 to each dependent, up to \$6000 for funeral expenses
Indexation	Adjustment to benefits annually to account for changes in inflation	Not included in standard policy	Not included in standard policy

***Examples of non-catastrophic injuries include a broken bone or concussion*

***Examples of catastrophic injuries include amputation or spinal cord injury*

OPTIONAL ACCIDENT BENEFITS

Talk to your insurance provider about optional accident benefits that can be purchased to better suit your lifestyle and needs.

Medical, Rehabilitation, and Attendant Care	<p>Increase to \$130 000 for <i>non-catastrophic injuries</i> over 260 weeks</p> <p>Increase to \$2 000 000 for <i>catastrophic injuries</i> over lifetime</p> <p>Increase combined <i>all injury</i> benefit to \$1 000 000 and <i>combined catastrophic</i> benefit to \$2 000 000 over lifetime</p>
Income Replacement	<p>Increase to \$600, \$800, or \$1000/week for 104 weeks</p>
Non-Earner	<p>No optional benefits available</p>
Housekeeping and Home Maintenance	<p>Extend benefit to cover catastrophic and non-catastrophic injuries for up to 104 weeks</p>
Caregiver	<p>Extend benefit to cover catastrophic and non-catastrophic injuries for up to 104 weeks</p>
Death and Funeral	<p>Increase to \$50 000 for spouse, \$20 000 for each dependent, and up to \$8000 for funeral expenses</p>
Indexation	<p>Adjust benefits annually according to rates of inflation</p>

This chart represents the basic entitlements found in all automobile insurance policies, and is not to be considered legal advice. Optional benefits, if purchased, are available as policy riders that may modify the quantum and/or duration of benefits. All of these benefits have specific requirements and eligibility. Different rules apply to people under the age of 18. Please contact your insurance provider for more information.