

## Mandatory Automobile Insurance in Ontario

The following coverage is required by law in the Province of Ontario.



Liability It is intended to protect you in the event of an automobile accident, in which you are determined to be at fault. Liability will pay, up to the limit of your coverage, for legitimate claims made against you for the injury or death of someone else or for damaged property of others.



Uninsured Automobile: If you are injured or killed in an automobile accident, by an uninsured motorist or by a hit and run driver, uninsured automobile provides protection. Damage to your automobile is covered, if the damage was caused by an identified but uninsured motorist.



Direct Compensation – Property Damage: If your automobile is struck by another licensed and insured Ontario automobile and the other driver is deemed at fault, this benefit covers the damage to your own automobile and contents of your automobile through your own automobile insurance.



Accident Benefits: In the event of an automobile accident, regardless of who is at fault, benefits are provided if you are injured in the automobile accident. Accident Benefits include:

- Medical & Rehabilitation
- Attendant Care
- Caregiver
- Housekeeping and Home Maintenance
- Income Replacement
- Dependent Care
- Death and Funeral
- Indexation

**The new reforms beginning September 1<sup>st</sup>, 2010 affect Accident Benefits. To find out what the coverages mean and levels of Accident Benefits available to you, please click on link: [<<Read More>>](#)**