

Effective September 1, 2010 new choices are available to customize your accident benefits coverage



Income Replacement: the income you lose if you are injured as a result of an automobile accident. This benefit may compensate you for your lost earnings.

Optional Choices: There are options available to you, to increase your maximum coverage per week to various limits.



Caregiver: The additional costs, if you are the main caregiver for a member of your household, and as a result of your injury in an automobile accident, you are not able to provide this care. There are specified limits of coverage in your automobile policy for Caregiver Coverage; however, only available if you are catastrophically injured.

Housekeeping and Home Maintenance: The additional costs, subject to the limit of coverage, if as a result of your injury in an automobile accident, you are unable to perform housekeeping and home maintenance that were normally performed before the accident. It may also provide coverage for some items lost or damaged in the automobile accident. There are specified limits of coverage in your automobile policy for Housekeeping and Home Maintenance; however, only available if you are catastrophically injured.

Unless you are Catastrophically Injured, there is no coverage under your standard accident benefits coverage for Caregiver or Housekeeping and Home Maintenance.

Optional choice: You may purchase caregiver and housekeeping and home maintenance coverage, in the event you suffer a non-catastrophic injury, in an automobile accident.



Medical & Rehabilitation Benefit: Medical expenses and rehabilitation expenses if you are injured in an automobile accident. Note that these are the expenses that are not covered by any other medical plan. Your treatments may involve such things as; physiotherapy, prescription drugs, wheelchairs, crutches, ambulances fees. Limits of coverage vary depending upon the extent of your injury.

Optional choice: You have several options on increasing the limit of coverage for medical and rehabilitation benefits; however, only related to injuries that are more extensive than a minor injury.



Attendant Care: As a result of your injury in the event of an automobile accident, expenses related to an aide or attendant caring for you either at home or at a healthcare facility. If your injury is minor, there is no coverage under your standard accident benefits coverage.

Optional choice: You have several options for increasing the limit of coverage for attendant care expenses; however, only related to injuries that are more extensive than a minor injury.



Dependant Care: There is no coverage under the standard accident benefits for Dependant care.

Optional Choice: Dependant care represents the additional expenses related to the care of your dependants, in the event of your injury as a result of an automobile accident. Only provides coverage if you were employed at the time of the accident and currently not receiving the caregiver benefit.

Death & Funeral Benefits: Death benefits are paid to eligible members of your family, in the event you are killed in an automobile accident. A specified limit of coverage is paid for funeral expenses.

Optional choice: You may increase the limit of coverage for both death and funeral expenses.



Indexation: There is no coverage under the standard accident benefits for Indexation

Optional Choice: If you are receiving certain weekly benefits, such as income replacement, monetary limits will be increased on an annual basis to reflect the changes in the costs of living.
