

**Beginning September 1, 2010, if you are buying a new policy or renewing an existing one, you have the following options with respect to Statutory Accident Benefits:\***

Coverage	Coverage under your existing auto insurance policy	Coverage under New Standard Auto Insurance Policy	Options available to increase your benefits
<b>Medical, Rehabilitation and Attendant Care benefits</b> - for non-catastrophic injuries	\$100,000 for medical and rehabilitation benefits; \$72,000 for attendant care benefits.	\$50,000 for medical and rehabilitation benefits, including assessment costs; \$36,000 for attendant care benefits.	\$100,000 or \$1,100,000 for medical and rehabilitation benefits including assessment costs; \$72,000 or \$1,072,000 for attendant care benefits.
<b>Medical, Rehabilitation and Attendant Care benefits</b> - for catastrophic injuries	\$1,000,000 for medical and rehabilitation benefits; \$1,000,000 for attendant care benefits.	\$1,000,000 for medical and rehabilitation benefits including assessment costs; \$1,000,000 for attendant care benefits.	An additional \$1,000,000 for medical, rehabilitation and attendant care benefits including assessment costs.
<b>Caregiver benefit</b>	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries.	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available only for catastrophic injuries.	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries.
<b>Housekeeping and Home Maintenance expenses</b>	Up to \$100 per week, available for all injuries.	Up to \$100 per week, available only for catastrophic injuries.	Up to \$100 per week, available for all injuries.
<b>Income Replacement benefit</b>	80 per cent of net income up to \$400 per week.	70 per cent of gross income up to \$400 per week.	Weekly limit can be increased to \$600, \$800 or \$1000 per week.
<b>Dependant Care benefit</b>	Not provided.	Not provided.	Up to \$75 per week for the first dependant and \$25 per week for each additional dependant to a maximum of \$150 per week.
<b>Death and Funeral benefits</b>	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$50,000 lump sum to an eligible spouse; \$20,000 lump sum to each dependant; maximum \$8,000 for funeral benefits.
<b>Indexation benefit</b> – applicable to income replacement benefit, non-earner benefit, caregiver benefit, attendant care benefit or medical and rehabilitation benefit	Not provided.	Not provided.	Annual adjustment according to the Consumer Price Index for Canada.

\*Statutory Accident Benefits are benefits you receive if you are injured in an auto accident, regardless of who was at fault. Most of the new reforms affect these benefits.



You also have new choices to customize your deductibles – the portion of a loss that you are required to pay.

- **Tort deductible** – You have the option to reduce the deductible associated with court awarded compensation for pain and suffering to \$20,000 from \$30,000, and for Family Law Act claims to \$10,000 from \$15,000.
- **Direct Compensation – Property Damage Coverage** – You have the option of a \$500, \$300 or no deductible at all on coverage to repair the auto of the driver who is not-at-fault.

### What else is new?

- *The government's reforms lay the foundation for an auto insurance system with greater price stability, and more protection for you, the consumer. Other key changes include:*
  - *Many injuries received in an auto accident are minor. If you have a minor injury due to an auto accident, your medical and rehabilitation accident benefits are limited to \$3,500 regardless of the coverage level you have selected.*
  - *Accidents where you are 25 per cent or less at-fault will no longer affect your premium.*
  - *The deductible that is applied to court awards for fatal accidents has been eliminated.*
  - *A new requirement that insurance companies send out benefit statements to their claimants, advising how much has been paid to date, and the additional amounts remaining for medical, rehabilitation and attendant care benefits.*
  - *If your auto has been damaged or written off after an accident and you don't agree with the value you have been offered or your degree of fault for the accident, you can choose the appraisal process outlined in the Ontario Auto Policy to settle the dispute, and the insurer must agree to participate.*
  - *Coverage is extended to rented autos with a Gross Vehicle Weight Rating (GVWR) of more than 4,500 kilograms, if for personal use and rented for up to 7 days.*
  - *Prohibiting use of credit scores in giving quotations for your auto insurance rates.*
-