



*We pride ourselves on being your best resource to help you determine what you need and how to tailor your policy to suit your individual needs and ensure you have the right coverage to fit your lifestyle.*

## HOW DOES MY AUTO POLICY WORK FOR DIFFERENT TYPES OF INJURY

Unfortunately, 54% of Ontarians involved in automobile accidents suffer from some sort of injury. Since September 2010, injuries that occur as a result of an automobile accident will fall into three basic categories, **Catastrophic**, **Serious** or **Minor**.

Each of these injury categories will determine the level of benefits that will be available to a claimant.

The testing process required to be deemed 'Catastrophically' injured is extremely stringent, and as a result, fewer than 10% of accident victims will qualify for higher level accident benefits provided under this injury category.

Instead, many automobile accident victims will be deemed to have sustained 'Serious' injuries, which often involves broken bones or severe strains. As such, the injuries usually disrupt the injured person's quality of life for a prolonged period of time.

Many injuries received in an auto accident could also be considered 'Minor'. If you experience 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.

To better understand your injury coverages, contact us for more information.

## Contact us!

*For more information on your coverage choices, or to modify your policy.*

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# YOUR POLICY IS RENEWING AND IT'S TIME TO TAKE A LOOK TO SEE IF YOUR CURRENT COVERAGE MEETS YOUR CURRENT NEEDS!

As you are aware, in September 2010 the Ontario government made changes to the accident benefit coverage section contained within the Standard Automobile Insurance Policy in the province of Ontario. This section of the policy is what covers the policyholder, spouse/partner, dependants and any other occupants should they be hurt in an automobile accident.

At that time you made some informed choices as to what you wanted added or excluded from your policy. For example, some of the coverages under the accident benefits section include **Medical and Rehabilitation**, **Caregiver**, **Attendant Care** and **Income Replacement**. Now that your policy is renewing it is important to take the time to look at the options that are available to you and make sure that your current level of coverage is still suitable to meet your current needs.



In September of 2010, the government implemented these options in the hopes of stabilizing the ongoing challenge of automobile insurance in Ontario. Some of the measures in the legislation are aimed at reducing fraud. And, we know that **fraud pushes up all our premiums**.

If you drive a vehicle, you need to make sure that you understand the choices you made prior to your policy renewal last year. More importantly, you need to know if these coverage choices still provide you with the adequate protection you need today. Your policy coverage options need to be personalized yearly and there is no better time than your renewal to take another look.

***Finding out after an accident has happened that you don't have the right coverage or adequate coverage is not the time!***

Coverage	Coverage under New Standard Auto Insurance Policy	Your options available to increase your benefits
<b>Medical, Rehabilitation and Attendant Care benefits</b> (for non-catastrophic injuries)	\$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 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 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 only for catastrophic injuries.	Up to \$100 per week, available for all injuries.
<b>Income Replacement benefit</b>	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.	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.	\$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>	Not provided.	Annual adjustment according to the Consumer Price Index of Canada.
<b>Tort deductible</b>	Court awarded compensation for pain and suffering - \$30,000; \$15,000 for Family Law Act claims.	Court awarded compensation for pain and suffering - \$20,000; \$10,000 for Family Law Act claims.

Benefit Descriptions
<p><b>Medical and Rehabilitation Benefit</b> Covers the cost of reasonable and necessary medical and rehabilitation expenses (e.g., physiotherapy, prescriptions) that are not covered by OHIP or your disability insurance plan.</p>
<p><b>Caregiver Benefit</b> If you are providing full-time care to dependants and can no longer provide that care as the result of an auto accident, you may be eligible for caregiver benefits to reimburse you for your expenses to hire someone to care for your dependants.</p>
<p><b>Housekeeping and Home Maintenance expenses</b> If you are unable to perform your usual duties due to your injuries, this benefit pays for reasonable and necessary additional expenses for someone to complete your usual duties.</p>
<p><b>Income Replacement Benefit</b> If you cannot work as the result of an auto accident, you may be eligible for basic weekly income replacement benefits of up to \$400. This benefit commences after one week.</p>
<p><b>Dependant Care Benefit</b> Pays for additional expenses incurred to care for your dependants if you are employed and are injured in an auto accident.</p>
<p><b>Death and Funeral Benefit</b> If you die as a result of an auto accident, the death benefit provides a lump sum payout to your spouse and your dependant; the funeral benefit provides a lump sum payout to cover the cost of your funeral expenses.</p>
<p><b>Indexation Benefit</b> Provides for the automatic adjustment over time of Income Replacement, Medical and Rehabilitation, Attendant Care and other benefits, in response to changes in inflation, determined according to the Consumer Price Index of Canada.</p>
<p><b>Tort Deductible</b> The amount that is deducted from a settlement or court award for pain and suffering.</p>

- » HAVE YOU CONSIDERED ANY BENEFITS YOU MIGHT RECEIVE FROM SCHOOL OR WORK?
- » ARE THERE PEOPLE IN YOUR LIFE WHO DEPEND ON YOU, EITHER FINANCIALLY OR FOR CARE?
- » ARE YOU MARRIED?
- » DO YOU OWN A BUSINESS?
- » ARE YOU SELF-EMPLOYED?
- » ARE YOU A STUDENT?
- » ARE YOU UNEMPLOYED? ARE YOU OVER THE AGE OF 65?
- » FINALLY, CONSIDER YOUR BUDGET.

Many coverage options may be available to you at minimal cost. The difference in cost between \$50,000 and \$1,100,000 in Medical and Rehabilitation coverage might be a small price to pay to make a significant investment in your own financial security should you be in an accident. Discuss the costs of the various insurance coverages with your independent insurance broker.

**Independent insurance brokers understand that everyone is different, with equally different insurance needs that change throughout your life. Because of that, our approach to helping you become insured is also different. We won't suggest products or coverage not appropriate for you, we take the time to get to know you and your situation – then only recommend options that specifically meet your unique needs.**