

ACCIDENT BENEFITS COVERAGE DESCRIPTIONS		CURRENT STANDARD BENEFITS (Prior to June 1, 2016)	NEW STANDARD BENEFITS (As of June 1, 2016)	YOU CAN CHOOSE
Medical, Rehabilitation and Attendant Care Benefit	Medical + Rehabilitation: Reimbursement for reasonable, necessary medical and rehabilitation expenses like physiotherapy not covered by OHIP or Group Insurance Plans.	\$50,000 Medical & Rehabilitation for non-catastrophic injuries, and \$36,000 Attendant Care for non-catastrophic injuries	These benefits have been combined and reduced to \$65,000 total	Increase the benefit to \$130,000 total
	Attendant Care: Reimbursement for an attendant to look after you either at home or within a healthcare facility.	\$1,000,000 Medical & Rehabilitation for catastrophic injuries, and \$1,000,000 Attendant Care for catastrophic injuries	These benefits have been combined and reduced to \$1,000,000 total	An additional \$1,000,000 for a total of \$2,000,000 for catastrophic injuries
	Non-Catastrophic Injuries: Minor Injuries (sprains, whiplash) + Serious Injuries (broken bones, severe strains).			
	Catastrophic Injuries: Loss of a limb, para/quadruplegia.	Not applicable	Not applicable	Increase the combined non-catastrophic benefit to \$1,000,000 and the combined catastrophic benefit total to \$2,000,000
Income Replacement Benefit	A weekly income up to \$400; begins one week after the accident occurs.	70 per cent of gross income up to \$400 per week.	No change	To increase the weekly limit to \$600, \$800 or \$1,000 per week.
Caregiver Benefit	Reimbursement to hire someone to care for your dependants.	Available only for catastrophic injuries: up to \$250 per week for the first dependant plus \$50 for each additional dependant.	No change	To make the same amounts available in current policy for catastrophic injuries available for all injuries.
Housekeeping + Home Maintenance Expenses	Reimbursement for someone to carry out your household responsibilities.	Available only for catastrophic injuries: up to \$100 per week.	No change	To make the same amounts available in current policy for catastrophic injuries available for all injuries.
Death + Funeral Benefit	A lump sum payout to your spouse and dependant(s); a second lump sum payout to cover the cost of funeral expenses.	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	No change	\$50,000 lump sum to an eligible spouse; \$20,000 lump sum to each dependant; maximum \$8,000 funeral benefits.
Dependant Care Benefit	Reimbursement for additional expenses to care for your dependants if you're employed and injured from a car accident.	Not provided	Not provided	To purchase this benefit and add up to \$75 per week for the first dependant and \$25 per week for each additional dependant to a maximum of \$150 per week.
Indexation Benefit	Adjustment of benefits to account for changes in inflation.	Not provided	Not provided	To add an annual adjustment for inflation for many benefits according to the Consumer Price Index for Canada to your policy.
Tort Deductible	The amount deducted from a settlement or court award for pain and suffering. The deductible levels are adjusted each year.	\$36,905.40 deductible for court awarded compensation for pain and suffering (Jan 1-Dec 31, 2016).	No change	Reduce deductible by \$10,000 regardless of annual indexation percentage increases.

NOTES:

- If you have previously chosen to purchase these optional benefits check your policy - they may have changed to reflect amounts available in new options.
- Medical, Rehabilitation and Attendant Care benefits for minor injuries are fixed at a maximum limit of \$3,500.
- If you purchase both the additional Medical, Rehabilitation and Attendant Care benefit for catastrophic injuries and for all injuries, the total eligible benefit amount for a catastrophic impairment would be \$3,000,000.