



1. MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFIT

- Are you aware that OHIP won't cover all of your expenses, such as:
 - physiotherapy;
 - mobility devices, such as crutches or wheelchairs;
 - doctor's fees for completing paperwork related to an injury;
 - medical assessments;
 - prescription drugs?
- Does your employer provide a Group Insurance Plan?
- Do you know what you are covered for. Most employer benefit packages are limited to \$500 a year per practitioner.

2. CAREGIVER BENEFIT

- Do you have children or elderly parents that are dependent on you for care?
- Who would care for them if you were injured in a car accident?
- Are you a single parent?
- How will you make sure that your expenses are not drained to subsidize care for these individuals in the case of an unexpected car accident?

3. HOUSEKEEPING + HOME MAINTENANCE EXPENSES

- Do you live in a house or a condo?
- Who normally does the housekeeping in your household?
- Are there people in your life who could help you care for your home if you were injured in an accident?
- If you had to hire someone to help you care for your home, how would you subsidize the expense?

4. INCOME REPLACEMENT BENEFIT

WHAT INCOME REPLACEMENT BENEFIT (IRB) IS BEST FOR YOUR CUSTOMER?	IS YOUR INCOME CLOSE TO OR GREATER THAN	\$30,000/year?	CONSIDER AN IRB AT THIS LEVEL	\$600/week
		\$45,000/year?		\$800/week
		\$60,000/year?		\$1,000/week

5. DEPENDANT CARE BENEFIT

- Do you have children or elderly parents that are dependant on you for care?
- If you were working with an injury (example, broken leg), would you need extra support to care for your dependants?
- Who would care for them if you were injured in a car accident?
- Are you a single parent?

6. DEATH + FUNERAL BENEFIT

- Do you have life insurance or prepaid "final expenses" arrangements?
- Do you know how much your other coverage would pay?