

## Accident Benefits Coverage

## As of June 2016 Options

<b>Medical, Rehabilitation and Attendant Care Benefit</b>	Medical + Rehabilitation: Reimbursement for reasonable, necessary medical and rehabilitation expenses like physiotherapy not covered by OHIP or Group Insurance	\$65,000 total for Medical, Rehabilitation and Attendant Care (for Non-Catastrophic Injuries)  \$1,000,000 total for Medical, Rehabilitation and Attendant Care (for Catastrophic Injuries)  Minor injuries are fixed at a maximum limit of \$3,500	Increase non-catastrophic injuries to \$130,000
	<b>Plans</b> <b>Attendant Care:</b> Reimbursement for an attendant to look after you either at home or within a healthcare facility.		Increase non-catastrophic injuries to \$1,000,000 and \$2,000,000 for catastrophic injuries
	<b>Non-Catastrophic Injuries:</b> Minor injuries (sprains, whiplash) + Serious injuries (broken bones)		Increase catastrophic injuries by \$1,000,000
	<b>Catastrophic Injuries:</b> Loss of a limb, para/quadruplegia		<b>Combinations:</b> Increase non-catastrophic injuries to \$130,000 and increase catastrophic injuries by \$1,000,000 for a total of \$2,000,000  Increase non-catastrophic injuries to \$1,000,000 and increase catastrophic by \$1,000,000 for a total of \$3,000,000
<b>Caregiver Benefit</b>	Reimbursement to hire someone to care for your dependants	No Change	Extend benefit to cover Serious + Minor Injuries (not just Catastrophic)
<b>Housekeeping &amp; Home Maintenance Expenses</b>	Reimbursement for someone to carry out your household responsibilities.	No Change	Extend benefit to cover Serious + Minor Injuries (not just Catastrophic)
<b>Income Replacement Benefit</b>	A weekly income up to \$400; begins one week after the accident occurs.	No Change	Increase to \$600, \$800 or \$1,000/week
<b>Dependant Care Benefit</b>	Reimbursement for additional expenses to care for your dependants if you're employed and injured from a car accident.	No Change	Purchase up to \$75/week for first dependant and \$25/week for additional dependants (max \$150/week)
<b>Death &amp; Funeral Benefit</b>	A lump sum payout to your spouse and dependant(s); a second lump sum payout to cover the cost of funeral expenses.	No Change	Increase to \$50,000 for spouse; \$20,000 for each dependant  Increase to \$8,000 for funeral
<b>Indexation Benefit</b>	Adjustment of benefits to account for changes in inflation	No Change	Adjust annually according to the Consumer Price Index of Canada
<b>Tort Deductible</b>	The amount deducted from a settlement or court award for pain and suffering.	No Change	Reduce deductible by \$10,000 regardless of annual indexation