

# Deciphering the changes to Ontario car insurance.

ACCIDENT BENEFITS COVERAGE		PRIOR TO JUNE 2016	AS OF JUNE 2016	OPTIONS
<b>Medical, Rehabilitation and Attendant Care Benefit</b>	<b>Medical and Rehabilitation:</b> Reimbursement for reasonable, necessary medical and rehabilitation expenses like physiotherapy not covered by OHIP or Group Insurance Plans	\$50,000 for Medical and Rehabilitation (for Non-Catastrophic injuries)	\$65,000 total for Medical, Rehabilitation and Attendant Care (for Non-Catastrophic Injuries)	Increase to \$130,000 (for Non-Catastrophic Injuries) —
	<b>Attendant Care:</b> Reimbursement for an attendant to look after you either at home or within a healthcare facility	\$36,000 for Attendant Care (for Non-Catastrophic Injuries)	\$1,000,000 total for Medical, Rehabilitation and Attendant Care (for Catastrophic Injuries)	A) Increase to \$2,000,000 (for Catastrophic Injuries) B) Increase to \$1,000,000 (for Non-Catastrophic Injuries) and \$2,000,000 (for Catastrophic Injuries)
	<b>Non-Catastrophic Injuries:</b> Serious Injuries (broken bones, severe strains)	\$1,000,000 for Medical and Rehabilitation (for Catastrophic Injuries)	\$1,000,000 for Attendant Care (for Catastrophic Injuries)	A + B to total \$3,000,000 for Catastrophic Injuries
	<b>Catastrophic Injuries:</b> Loss of a limb, para/quadruplegia			
	<b>Minor Injuries:</b> (Sprains, whiplash)	Limited to \$3,500 for Medical and Rehabilitation	Benefits remain limited to \$3,500 for Medical and Rehabilitation	No option to increase
<b>Caregiver Benefit</b>	Reimbursement to hire someone to care for your dependants (Not payable if collecting an income benefit)	Up to \$250/week for first dependant, \$50/week for additional dependants (Catastrophic Injuries only)	No Change	Extend benefit to cover Serious and Minor Injuries (not just Catastrophic)
<b>Housekeeping and Home Maintenance Expenses</b>	Reimbursement for someone to carry out your household responsibilities	Up to \$100/week (Catastrophic Injuries only)	No Change	Extend benefit to cover Serious and Minor Injuries (not just Catastrophic)
<b>Income Replacement Benefit</b>	A weekly income up to \$400; begins one week after the accident occurs	70% of gross income up to \$400/week	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	Not Provided	No Change	Purchase up to \$75/week for first dependant and \$25/week for additional dependants (max \$150/week)
<b>Death and 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	\$25,000 to spouse; \$10,000 to each dependant	No Change	Increase to \$50,000 for spouse; \$20,000 for each dependant
		Up to \$6,000 for Funeral		Increase to \$8,000 for funeral
<b>Indexation Benefit</b>	Adjustment of benefits to account for changes in inflation	Not Provided	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	\$36,500 deductible	No Change	Reduce deductible by \$10,000 regardless of annual indexation