

# Accident Benefits Coverage



Revised June 1, 2016

<p><b>Income Replacement</b></p>	<p>If you cannot work as the result of a car accident, you may be eligible for weekly income replacement benefits for up to 104 weeks. Consider what you earn annually, along with any other Income Replacement coverage you may have, to choose benefits ranging from a maximum of \$400/week (\$20,000/year) to \$1,000/week (\$52,000/year).**</p>			
	<p>Standard</p>		<p>Optional</p>	
	<p><input type="checkbox"/> 70% of gross weekly income, max. \$400/week (i.e. up to \$20,000/year)</p>	<p><input type="checkbox"/> 70% of gross weekly income, max. \$600/week (i.e. up to \$31,200/year)</p>	<p><input type="checkbox"/> 70% of gross weekly income, max. \$800/week (i.e. up to \$41,600/year)</p>	<p><input type="checkbox"/> 70% of gross weekly income, max. \$1000/week (i.e. up to \$52,000/year)</p>
<p><b>Medical, Rehabilitation and Attendant Care for</b></p>	<p>This benefit covers medical and rehabilitation expenses e.g. physiotherapy, prescriptions, etc. that are not covered by OHIP or most employer benefits plans. If you have been seriously injured in a car accident and require an aide or attendant to look after you – either at home or in a healthcare facility Attendant Care is intended to cover the associated expense.</p>			
	<p>Standard</p>		<p>Optional Increase to</p>	
<p><b>Non-catastrophic injuries</b></p>	<p><input type="checkbox"/> \$65,000</p>	<p><input type="checkbox"/> \$130,000</p>		
<p><b>Catastrophic injuries</b></p>	<p><input type="checkbox"/> \$1,000,000</p>	<p><input type="checkbox"/> \$2,000,000</p>		
<p><b>All injuries</b></p>	<p>N/A</p>	<p><input type="checkbox"/> 1,000,000 for non-catastrophic and</p>		
	<p>N/A</p>	<p>2,000,000 for catastrophic injuries</p>		
<p><b>Caregiver, Housekeeping and Home Maintenance</b></p> <p>Minor Injury</p> <p>Non-Minor Injury</p> <p>Catastrophic Injury</p>	<p>Standard</p> <p><input type="checkbox"/> N/A</p> <p><input type="checkbox"/> N/A</p> <p><input type="checkbox"/> \$250/week for first person in need of caregiver</p> <p><input type="checkbox"/> \$50/week for each additional</p> <p><input type="checkbox"/> \$100/week for housekeeping and home maintenance</p>		<p>Optional</p> <p><input type="checkbox"/> \$250/week for first person in need of caregiver</p> <p><input type="checkbox"/> \$50/week for each additional</p> <p><input type="checkbox"/> \$100/week for housekeeping and home maintenance</p>	
<p><b>Dependant Care</b></p>	<p>If you are employed and have dependants (i.e. people relying on you for financial support), this optional benefit is intended to pay additional expenses incurred for their care. These dependants may include, for example, your children or elderly persons in your care.</p>			
	<p>Standard</p>		<p>Optional</p>	
	<p><input type="checkbox"/> N/A</p>	<p><input type="checkbox"/> \$75/week, plus \$25 for each additional dependant, to a maximum of \$150/week</p>		
<p><b>Indexation</b></p>	<p>This optional benefit 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>Standard</p>		<p>Optional</p>	
	<p><input type="checkbox"/> N/A</p>	<p><input type="checkbox"/> Provides for a number of your benefits to be indexed annually, adjusting the amounts based on the percentage change to Canada's Consumer Price Index (speak to your broker for details)</p>		
<p><b>Death and Funeral</b></p>	<p>Standard</p> <p><input type="checkbox"/> \$25,000 to eligible spouse or former spouse</p> <p><input type="checkbox"/> \$10,000 to each dependant up to \$6,000 funeral expenses</p>		<p>Optional</p> <p><input type="checkbox"/> \$50,000 to eligible spouse or former spouse</p> <p><input type="checkbox"/> \$20,000 to each dependant up to \$8,000 funeral expenses</p>	

Name \_\_\_\_\_

Date \_\_\_\_\_