

AUTOMOBILE ACCIDENT BENEFIT COVERAGE

(Effective up to May 31, 2016)

Ensure you have the right coverage when you renew your auto policy!

“What if I am injured in an auto accident?”

Each of the injury categories shown below will determine the level of benefits that will be available to a claimant. However, you have the option to purchase the level of protection that's right for you (please see chart).

- Catastrophic Injury- affects fewer than 10% of victims but includes: paraplegia, quadriplegia, comas: death
- Non-Catastrophic Injury – often involves broken bones or severe strains
- Minor Injury - benefits for minor injuries sustained in an auto accident are capped at \$3,500 regardless of the coverage level you have selected: often includes sprains, strains and whiplash

“What are my options to protect myself and my family?”

Your options include:

- Your ability to increase benefits to meet your circumstances (please see chart)
- The choice to reduce the deductible associated with court-awarded compensation for pain and suffering, to \$20,000 from \$30,000 and for Family Law Act claims to \$10,000 from \$15,000

Making Sure You Have the Protection You Need

To review your existing policy to ensure you have adequate coverage to protect your family and financial well-being, please contact your FENA Insurance Solutions Inc. broker.

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Your Automobile Policy is Renewing and it's time to take a look to see if your current coverage meets your current needs!

Coverage	Coverage under New Standard Auto Insurance Policy	Your options available to increase your benefits	Benefit Descriptions
Medical, Rehabilitation and attendant Care benefits (for non-catastrophic)	\$50,000 for medical and rehabilitation benefits, including assessment cost; \$36,000 for attendant care benefits.	\$100,000 or \$1,100,000 for medical and rehabilitation benefits including assessment cost \$72,000 or \$1,072,000 for attendant care benefits	Medical and Rehabilitation Benefit Covers the cost of reasonable and necessary medical and rehabilitation expenses (e.g. physiotherapy, prescriptions) that are not covered by OHIP or your disability insurance plan.
Medical, Rehabilitation and Attendant Care benefits (for catastrophic injuries)	\$1,000,000 for medical and rehabilitation benefits including assessment costs; \$1,000,000 for attendant care benefits	An additional \$1,000,000 for medical, rehabilitation and attendant care benefits including assessment costs.	
Caregiver benefit	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available only for catastrophic injuries	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries	Caregiver Benefit If you are providing full-time care to dependants and can no longer provide that care as the result of an auto accident, you may be eligible for caregiver benefits to reimburse you for your expenses to hire someone to care for you dependants.
Housekeeping and Home Maintenance expenses	Up to \$100 per week, available only for catastrophic injuries.	Up to \$100 per week, available for all injuries.	Housekeeping and Home Maintenance expenses If you are unable to perform your usual duties due to your injuries, this benefit pays for reasonable and necessary additional expenses for someone to complete your usual duties.
Income Replacement benefit	70 per cent of gross income up to \$400 per week.	Weekly limit can be increased to \$600, \$800 or \$1000 per week.	Income Replacement Benefit If you cannot work as the result of an auto accident, you may be eligible for basic weekly income replacement benefits of up to \$400. This benefit commences after one week.
Dependant Care benefit	Not provided.	Up to \$45 per week for the first dependant and \$25 per week for each additional dependant to a maximum of \$150 per week.	Dependant Care Benefit Pays for additional expenses incurred to care for your dependants if you are employed and are injured in an auto accident.
Death and Funeral benefits	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$50,000 lump sum to an eligible spouse; \$20,000 lump sum to each dependant; maximum \$8,000 for funeral benefits.	Death and Funeral Benefit If you die as a result of an auto accident, the death benefit provides a lump sum payout to your spouse and your dependant; the funeral benefit provides a lump sum payout to cover the cost of your funeral expenses.