

Your Auto Insurance Policy is Changing

ONTARIO



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Your Ontario auto insurance benefits are changing to make your premiums more affordable and provide you with greater choice. Many of the changes affect the accident benefits you would receive if you were injured in a collision. Some benefit limits have been reduced, and some of the options for increased coverage have been changed or eliminated.



Here's what you need to know:

- » If you renew your policy before June 1, 2016, the changes described in this brochure will apply the next time you renew your policy.
- » If you renew or buy a new policy on or after June 1, 2016, it will automatically default to the new reduced benefits limits unless you purchase additional coverage.

Here's what's different in benefits limits:

Accident benefit		Current policy	New policy (as of June 1, 2016)	Your options
<p>Medical, rehabilitation + attendant care benefits</p> <p><i>Non-Catastrophic injuries</i></p>	<p>Medical and rehabilitation benefits pay for reasonable, necessary medical and rehabilitation expenses not covered by OHIP or your private health plan.</p> <p>Attendant care benefits pay for reasonable, necessary expenses for an aide, attendant or long-term care facility.</p>	<p>\$50,000 for medical and rehabilitation</p> <p>\$36,000 for attendant care</p>	<p>\$65,000 in total</p>	<p>Increase benefits to \$130,000</p> <p>Or increase benefits to \$1 million</p>
<p>Medical, rehabilitation + attendant care benefits</p> <p><i>Catastrophic injuries</i></p>	<p>Same as above.</p> <p>Catastrophic injuries include traumatic brain injuries, loss of limb and paraplegia.</p>	<p>\$1 million for medical and rehabilitation</p> <p>\$1 million for attendant care</p>	<p>\$1 million in total</p>	<p>Add \$1 million for a total of \$2 million for catastrophic injuries</p> <p>Can also be combined with the non-catastrophic benefit for a total of \$3 million</p>
<p>Caregiver benefit</p>	<p>If you cannot continue as the primary caregiver and you are eligible, this benefit reimburses you for your expenses.</p>	<p>Up to \$250/week for first dependant, \$50/week for additional dependants (catastrophic injuries only)</p>	<p>No change</p>	<p>Extend benefit to all injuries</p>

Accident benefit		Current policy	New policy (as of June 1, 2016)	Your options
Housekeeping + home maintenance expenses	If you are eligible, this benefit pays for expenses such as housekeeping or home maintenance.	Up to \$100/week (Catastrophic injuries only)	No change	Extend benefit to all injuries
Income replacement benefit	If you cannot work because of the injuries caused by a car accident and you are eligible, this benefit compensates you for up to \$400/week, beginning one week after the accident.	70% of gross income up to \$400/week	No change	Increase benefit to \$600, \$800 or \$1,000/week
Dependant care benefit	This benefit provides additional expenses to care for your dependants if you're injured in a car accident and working.	Not provided	No change	Add to up to \$75/week for first dependant, \$25/week for each additional dependant (max. \$150/week)
Death + funeral benefits	These are lump sum payouts for survivors of a person killed in a car accident to help pay for a funeral.	\$25,000 to spouse, \$10,000 to each dependant Up to \$6,000 for funeral	No change	\$50,000 to spouse; \$20,000 to each dependant Up to \$8,000 for funeral
Tort deductible	This is the amount deducted from a settlement or court award for pain and suffering.	\$36,905.40	No change	Reduce deductible by \$10,000

What do the changes mean?

To reduce premiums, the Government of Ontario has introduced reforms to help reduce consumer costs and improve the system. These reforms ensure Ontarians have access to the treatments and benefits they need to recover from injuries caused by a collision.

A key component of these reforms is more choice. The catastrophic impairment benefit will provide up to \$1 million for combined medical, rehabilitation and attendant care. There is also an option to buy up to \$2 million for this benefit, and the amount can be increased to \$3 million when combined with the \$1 million optional medical/rehabilitation benefit for all injuries. For less serious injuries, a maximum of \$65,000 will be available in standard coverage for combined medical/rehabilitation and attendant care.

How does this compare to other provinces? In Alberta and the Maritimes, the maximum combined medical/rehabilitation benefit for all types of injuries is \$50,000.

There is a new option to buy up to \$130,000 in standard medical/rehabilitation and attendant care coverage or up to \$1 million in added coverage.

Ontario will continue to apply a \$3,500 cap for minor injury awards. The cap includes the \$2,200 that is pre-approved and available over 12 weeks.



Contact your insurance representative for more information.
If you have additional questions, phone Insurance Bureau of Canada's (IBC's) Consumer Information Centre at 1-844-2ask-IBC or visit ibc.ca.



If you have questions?

Call us.

Consumer Information Centre

Toll-Free: 1-844-2ask-IBC

(1-844-227-5422)

Hours: M-F 8:30 a.m. – 5:00 p.m.

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