

Ask Yourself ..	Coverage Description	Your Standard Policy	Optional Accident Benefits
<p>Do I have a group plan with my employer that covers lost wages in the event of an auto accident?</p> <p>What income replacement is best for me? Is my income greater than \$30,000/Year? Consider IRB of \$600/wk Is my income greater than \$45,000/year? Consider IRB of \$800/wk Is my income greater than \$60,000/year? Consider IRB of \$1,000/wk</p>	<p>Income Replacement: 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.</p>	<p>70% gross earnings to a max of \$400/ week</p>	<p>\$600/ Week \$800/ Week \$1,000/ Week</p>
<p>OHIP will NOT cover all expenses in the event of an auto accident, such as;</p> <ul style="list-style-type: none"> - Physiotherapy - Mobile devices such as crutches or wheelchairs - Doctors fees for completing paperwork related to an injury - Medical Assessments - Prescription Drugs <p>Does my employer provide a group insurance plan? If so, is there a limit of \$500/year per practitioner (massage therapy, physiotherapy, etc.)?</p>	<p>Medical & Rehabilitation: Reimbursement for reasonable, necessary medical & rehabilitation expenses like physiotherapy not covered by OHIP or Group Insurance Plans.</p> <p>Attendant Care: Reimbursement for an attendant to look after you either at home or within a healthcare facility.</p>	<p>\$65,000 total for medical, rehabilitation and attendant care (Non-Catastrophic) ie. serious injuries, broken bones, severe strains</p> <p>\$1,000,000 (Catastrophic) ie. loss of limb, paraplegic, quadriplegia</p> <p>NOTE: Payment for minor injury (sprains, whiplash) is capped at \$3,500</p>	<p>Increase to \$130,000 Increase to \$1,000,000 (Non-Catastrophic) ie. serious injuries, broken bones, severe strains</p> <p>Add an additional \$1,000,000 (Catastrophic) ie. loss of limb, paraplegic, quadriplegia</p> <p>NOTE: Payment for minor injury (sprains, whiplash) is capped at \$3,500</p>
<p>Do I have children or elderly parents that are dependent on my care? Who will care for them if I am injured in a car accident? Am I a single parent? How will I make sure my expenses are not drained to subsidize care for these individuals in the case of an auto accident?</p>	<p>Caregiver: Reimbursement to hire someone to care for your dependents if you are providing full-time care to dependents and can no longer provide that care as the result of an auto accident.</p>	<p>None</p>	<p>\$250/wk first dependant \$50/wk each additional</p>
<p>Do I live in a house or condo? Who normally does the housekeeping in my household and cuts the grass? Are there people in my life who can help me care for my home if I am injured in an auto accident? If I have to hire someone to help me care for my home, how will I subsidize the expenses?</p>	<p>Housekeeping & Home Maintenance: Reimbursement for someone to carry out your household responsibilities if you are unable to perform your usual duties due to injury.</p>	<p>None</p>	<p>\$100/wk</p>
<p>Do I have children or elderly parents that are dependent on my care? If I am working with an injury (example, broken leg), will I need extra support to care for my dependents? Who will care for them if I am injured in an auto accident? Am I a single parent?</p>	<p>Dependent Care: Reimbursement for additional expenses to care for your dependents if you're employed and injured from an auto accident.</p>	<p>None</p>	<p>\$75/wk first dependent \$25/wk each additional (Max \$150/week)</p>
<p>Do I have Life Insurance or prepaid "final expenses" arrangements? Do I know how much my other coverages would pay?</p>	<p>Death & Funeral: If you die as a result of an auto accident, the death benefit provides a lump sum payout to your spouse and your dependent(s). The funeral benefit provides a lump sum payout to cover the cost of your funeral expenses.</p>	<p>"\$25,000 to spouse \$10,000 to each dependent Up to \$6,000 for funeral</p>	<p>\$50,000 to spouse \$20,000 to each dependent Up to \$8,000 for funeral</p>
<p>Do I want to increase my accident benefits coverage on an annual basis according to the Consumer Price Index?</p>	<p>Indexation Benefit: Adjustment of benefits to account for changes in inflation according to the Consumer Price Index for Canada.</p>	<p>\$0</p>	<p>Yes / No</p>
<p>Did I know that any settlement I may receive is subject to a \$36,500 Deductible. Do I want to buy this deductible down to \$26,500?</p>	<p>Tort Deductible: You have the option to reduce the deductible associated with court awarded compensation for pain and suffering.</p>	<p>\$46,790 deductible</p>	<p>\$34,367 deductible</p>

Please give us a call at anytime to discuss your accident benefits!

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