

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?</p> <p>Is my income greater than \$30,000/Year? Consider IRB of \$600/wk</p> <p>Is my income greater than \$45,000/year? Consider IRB of \$800/wk</p> <p>Is my income greater than \$60,000/year? Consider IRB of \$1,000/wk</p>	<p><b>Income Replacement:</b> 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>	70% gross earnings to a max of \$400/week	\$600/ Week \$800/ Week \$1,000/ Week
<p>OHIP will NOT cover all expenses in the event of an auto accident, such as;</p> <ul style="list-style-type: none"> <li>- Physiotherapy</li> <li>- Mobile devices such as crutches or wheelchairs</li> <li>- Doctors fees for completing paperwork related to an injury</li> <li>- Medical Assessments</li> <li>- Prescription Drugs</li> </ul> <p>Does my employer provide a group insurance plan?</p> <p>If so, is there a limit of \$500/year per practitioner (massage therapy, physiotherapy, etc.)?</p>	<p><b>Medical &amp; Rehabilitation:</b> Reimbursement for reasonable, necessary medical &amp; rehabilitation expenses like physiotherapy not covered by OHIP or Group Insurance Plans.</p> <p><b>Attendant Care:</b> 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?</p> <p>Who will care for them if I am injured in a car accident?</p> <p>Am I a single parent?</p> <p>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><b>Caregiver:</b> 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>	None	\$250/wk first dependant \$50/wk each additional
<p>Do I live in a house or condo?</p> <p>Who normally does the housekeeping in my household and cuts the grass?</p> <p>Are there people in my life who can help me care for my home if I am injured in an auto accident ?</p> <p>If I have to hire someone to help me care for my home, how will I subsidize the expenses?</p>	<p><b>Housekeeping &amp; Home Maintenance:</b> Reimbursement for someone to carry out your household responsibilities if you are unable to perform your usual duties due to injury.</p>	None	\$100/wk
<p>Do I have children or elderly parents that are dependent on my care?</p> <p>If I am working with an injury (example, broken leg), will I need extra support to care for my dependents?</p> <p>Who will care for them if I am injured in an auto accident?</p> <p>Am I a single parent?</p>	<p><b>Dependent Care:</b> Reimbursement for additional expenses to care for your dependents if you're employed and injured from an auto accident.</p>	None	\$75/wk first dependent \$25/wk each additional (Max \$150/week)
<p>Do I have Life Insurance or prepaid ""final expenses"" arrangements?</p> <p>Do I know how much my other coverages would pay?</p>	<p><b>Death &amp; Funeral:</b> 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>	"\$25,000 to spouse \$10,000 to each dependent Up to \$6,000 for funeral	\$50,000 to spouse \$20,000 to each dependent Up to \$8,000 for funeral
<p>Do I want to increase my accident benefits coverage on an annual basis according to the Consumer Price Index?</p>	<p><b>Indexation Benefit:</b> Adjustment of benefits to account for changes in inflation according to the Consumer Price Index for Canada.</p>	\$0	Yes / No
<p>Did I know that any settlement I may receive is subject to a \$36,500 Deductible.</p> <p>Do I want to buy this deductible down to \$26,500?</p>	<p><b>Tort Deductible:</b> You have the option to reduce the deductible associated with court awarded compensation for pain and suffering.</p>	\$44,367 deductible	\$34,367 deductible

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

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