

2010 ONTARIO AUTO REGULATIONS ACCIDENT BENEFITS SUMMARY

NEW CHOICES FOR CONSUMERS

	STANDARD AB (Before Sept 2010)	STANDARD AB (Effective Sept 2010)	BUY-BACK OPTIONS	ENHANCEMENT OPTIONS
Income Replacement	80% net earning Up to \$400/week	70% gross earning Up to \$400/week		70% gross earning Up to \$600 \$800 \$1,000
Caregiver	\$250/week first dependant +\$50/week additional	\$0 (Catastrophic Impairment only)	\$250/week first dependant +\$50/week additional Up to \$100/week	
Housekeeping & Home Maint.	Up to \$100/week	\$0 (Catastrophic Impairment only)		
Dependant Care	\$0	\$0	\$0	\$75/week first dependant +\$25/week additional
Medical & Rehabilitation Benefit	Non-Cat \$100,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Cat \$50,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Cat \$100,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Cat \$1,100,000 Catastrophic \$2,000,000
Attendant Care	Non-Cat \$72,000 (\$3,000/m) Catastrophic \$1,000,000	Minor Injury \$0 Non-Cat \$36,000 (\$3,000/m) Catastrophic \$1,000,000	Minor Injury \$0 Non-Cat \$72,000 (\$3,000/m) Catastrophic \$1,000,000	Minor Injury \$0 Non-Cat \$1,072,000 Catastrophic \$2,000,000
Death/Funeral	\$25,000 Spouse \$10,000 Dependants	\$25,000 Spouse \$10,000 Dependants	\$6,000 Funeral	N/A
Indexation	None	None	None	\$50,000 Spouse \$20,000 Dependants
				\$8,000 Funeral Optional

TRANSITION FOR POLICIES IN FORCE ON SEPTEMBER 1, 2010:

- All Buy-Back Options are "read in" until expiry of the current policy term.
- Options previously purchased continue.

