

Ontario Auto Regulations Accident Benefits Summary

	STANDARD AB (EFFECTIVE 1ST Sept 2010)		BUY-BACK OPTIONS	ENHANCEMENT OPTIONS	
Income Replacement	70% gross earning Up to \$400/week			70% gross earning Up to \$600, \$800, \$1,000	
Caregiver	\$0 (Catastrophic Impairment only)		\$250/week first dependant +\$50/week additional		
Housekeeping & Home Maintenance	\$0 (Catastrophic Impairment only)		Up to \$100/week		
Dependent Care	\$0		\$0	\$75/week first dependant +\$25/week additional	
Medical & Rehabilitation Benefit	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 \$0 Non-Cat \$1,100,000 Catastrophic \$2,000,000	
Attendant Care	Minor Injury \$0 Non-Cat \$36,000 (\$3000/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 dependant	\$6,000 Funeral	N/A	\$50,000 spouse \$20,000 dependant	\$8,000 Funeral
Indexation	None		None	Optional	