

ONTARIO'S NEW STANDARD AUTO INSURANCE POLICY

Beginning September 1, 2010, if you are buying a new policy or renewing an existing one, you have the following options with respect to Statutory Accident Benefits*.

Coverage	Coverage under existing auto insurance policy	Coverage under New Standard Auto Insurance Policy	Options available to increase your benefits
Medical, Rehabilitation and Attendant Care benefits: for non-catastrophic injuries	\$100,000 for medical and rehabilitation benefits; \$72,000 for attendant care benefits.	\$50,000 for medical and rehabilitation benefits, including assessment costs; \$36,000 for attendant care benefits.	\$100,000 or \$1,100,000 for medical and rehabilitation benefits including assessment costs; \$72,000 or \$1,072,000 for attendant care benefits.
Medical, Rehabilitation and Attendant Care benefits: for catastrophic injuries	\$1,000,000 for medical and rehabilitation benefits; \$1,000,000 for attendant care benefits.	\$1,000,000 for medical and rehabilitation benefits including assessment costs; \$1,000,000 for attendant care benefits.	An additional \$1,000,000 for medical, rehabilitation and attendant care benefits including assessment costs.
Caregiver benefit	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries.	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available only for catastrophic injuries.	Up to \$250 per week for the first dependant plus \$50 for each additional dependant; available for all injuries.
Housekeeping and Home Maintenance expenses	Up to \$100 per week, available for all injuries.	Up to \$100 per week, available only for catastrophic injuries.	Up to \$100 per week, available for all injuries.
Income Replacement benefit	80 per cent of net income up to \$400 per week.	70 per cent of gross income up to \$400 per week.	Weekly limit can be increased to \$600, \$800 or \$1000 per week.
Dependant Care benefit	Not provided.	Not provided.	Up to \$75 per week for the first dependant and \$25 per week for each additional dependant to a maximum of \$150 per week.
Death and Funeral benefits	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$25,000 lump sum to an eligible spouse; \$10,000 lump sum to each dependant; maximum \$6,000 funeral benefits.	\$50,000 lump sum to an eligible spouse; \$20,000 lump sum to each dependant; maximum \$8,000 for funeral benefits.
Indexation benefit**	Not provided.	Not provided.	Annual adjustment according to the Consumer Price Index for Canada.

You also have new choices to customize your deductibles – the portion of a loss that you are required to pay:

- Direct Compensation: Property Damage Coverage – You have the option of a \$500, \$300 or no deductible at all on coverage to repair the auto of the driver who is not-at-fault.
- Tort deductible: You have the option to reduce the deductible associated with court awarded compensation for pain and suffering to \$20,000 from \$30,000, and for Family Law Act claims to \$10,000 from \$15,000.

*Statutory Accident Benefits are benefits you receive if you are injured in an auto accident, regardless of who was at fault. Most of the new reforms affect these benefits.

**Applicable to income replacement benefit, non-earner benefit, caregiver benefit, attendant care benefit or medical and rehabilitation benefit.