

STATUTORY ACCIDENT BENEFITS SCHEDULE SUMMARY[®]

(for accidents on or after July 1, 2026)

TYPE OF BENEFIT	MINOR INJURY GUIDELINE	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
STANDARD BENEFITS* (available to ALL those eligible for no-fault benefits in Ontario)			
Medical and Rehabilitation Benefits	\$3,500 maximum (can be increased to \$65,000 in certain pre-existing medical condition circumstances)	\$65,000 maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$1,000,000 maximum - available for life (but see combined limit)
Attendant Care	Not Available	\$3,000 per month maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$6,000 per month maximum - available for life (but see combined limit)
Combined Med/Rehab and Attendant Care Limit	Not Available	\$65,000 combined total limit of the med/rehab and attendant care benefits (available for 5 years or until age 28 for minors)	\$1,000,000 combined total limit of the med/rehab and attendant care benefits (available for life)
Case Manager Services	Not Available	Not Available	Available (paid out of med/rehab limits)
Transportation	Only for the portion of any distances over 50 kilometres		Yes
OPTIONAL WEEKLY BENEFITS (ONLY AVAILABLE TO SOME)* (one of)			
Income Replacement Benefits	If unable to return to work, paid at 70% of gross income to a maximum of \$400 per week or more with extra optional benefits (not payable for first week and qualifying test changes at the two-year anniversary)		
Non-Earner Benefits	If completely unable to carry on a normal life, paid at \$185 per week for maximum of 2 years (and not available for first 4 weeks)		
Caregiving Expenses	If substantially unable to engage in caregiving activities, available at \$250 per week for "incurred" care in relation to the first person in need of care plus \$50 per week for all other persons in need of care		
ADDITIONAL OPTIONAL BENEFITS (ONLY AVAILABLE TO SOME)*			
Visitor Expenses	Available to certain immediate family members		
Housekeeping and Home Maintenance	Maximum of \$100 per week		
Lost Educational Expenses	Up to \$15,000 payable to those enrolled in school who are unable to continue with their program		
Damage to Clothing	Reimbursement for damage to clothing, medical and dental devices lost or damaged in the accident (no limit)		
Death Benefits	In case of fatality, \$25,000 to spouse, \$10,000 to supported former spouse and \$10,000 per dependant (or more if no spouse)		
Funeral Benefits	Paid up to a \$6,000 maximum in cases of fatality		

* Always check the extent that Optional Benefits are available, as optional benefits can increase the maximum benefits available.

IMPORTANT NOTE: Whether you have access to optional benefits will depend on whether you have direct access to an automobile insurance policy with optional benefits. Direct access means you are the named insured, or a spouse/dependant of one, or a listed driver. Availability of optional benefits depends on what has been purchased under that policy. Consult with a trauma lawyer about your rights.



OPTIONAL ACCIDENT BENEFIT ACCESS FLOWCHART

The flowchart below is intended to help you find out whether you may have access to optional automobile insurance benefit coverage. You should speak to your insurance company and/or a trauma lawyer for more guidance.

START HERE

Do you have direct car insurance?

Answer 'YES' if any of the following apply:

- Do you have a motorized vehicle (e.g. car or motorcycle)?
- Does your spouse have a motorized vehicle?
- Are you a dependant (e.g. minor child) of someone who has a motorized vehicle?
- Are you a listed driver of a motorized vehicle (e.g. your name is on someone else's car insurance policy)?

NO

Standard Benefits Only

You only have access to standard benefits (being medical, rehabilitation and attendant care benefits)

YES

Standard Benefits +

You have access to standard benefits (being medical, rehabilitation and attendant care benefits) and

+

Do you have any optional accident benefits?

To determine if you have any available accident benefits, do one of the following:

1 Call Your Car Insurer and Ask!

2 Look in your Car Insurance App

- Open your car insurance app
- Tap "My Policy", "Coverage", or "Documents"
- Find your declaration page or coverage summary
- Look for "Optional Accident Benefits"

3 Check your Car Insurance Declaration Page

- Find your car insurance declaration page within the renewal package that comes with your 'pink' slip
- Look for a section called "Optional Accident Benefits" and see what is included in your policy

Optional Benefits

You may have access to additional optional benefits such as:

- Income Replacement benefits
- Visitor Expenses
- Lost Educational Expenses
- Housekeeping and Home Maintenance benefits
- Damage to clothing, glasses, hearing aids, etc.
- Death benefits
- Funeral benefits
- Caregiver benefits
- Non-earner benefits

• NOTE: If your car insurance policy has not yet been renewed after July 1, 2026, you will have optional benefits identical to what was available to you prior to July 1, 2026 (which include visitor's expenses and income replacement benefits, amongst other benefits)