

**POLICYHOLDER INFORMATION**

Name: \_\_\_\_\_ Policy Number: \_\_\_\_\_  
 Address: \_\_\_\_\_ Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_ Date: \_\_\_\_\_



**IMPORTANT  
NOTICE**

- As of July 1, 2026, many Accident Benefits are not included unless selected.
- You must opt in to purchase additional coverage.
- Your automobile policy is the first payor for accident-related benefits.
- All selected benefits will increase your insurance premium.
- Please review carefully and select the coverage that best suits your needs.

**STANDARD BENEFITS (INCLUDED AUTOMATICALLY)**

Medical, Rehabilitation & Attendant Care (including Cost of Examinations) • \$65,000 (non-catastrophic – up to 5 years)  
 • \$1,000,000 (catastrophic)

**OPTIONAL ACCIDENT BENEFITS (NOT INCLUDED UNLESS SELECTED)**

1	Medical, Rehabilitation & Attendant Care – Increased Limits	Increase non-catastrophic coverage to: <input type="checkbox"/> \$130,000 <input type="checkbox"/> \$1,000,000	Increase catastrophic coverage to: <input type="checkbox"/> \$2,000,000	<input type="checkbox"/> Select All Injuries Coverage (No 5-Year Limit) (\$1,000,000 + \$2,000,000 combined)	<input type="checkbox"/> No additional coverage	
2	Income Replacement Benefit (70% of gross income)	<input type="checkbox"/> \$400 / week	<input type="checkbox"/> \$600 / week	<input type="checkbox"/> \$800 / week	<input type="checkbox"/> \$1,000 / week	<input type="checkbox"/> Decline coverage
3	Non-Earner Benefit (\$185 / week for up to 104 weeks)	<input type="checkbox"/> Add coverage				<input type="checkbox"/> Decline coverage
4	Lost Educational Expenses (up to \$15,000 or selected amount)	<input type="checkbox"/> Add coverage	Amount: \$ _____			<input type="checkbox"/> Decline coverage
5	Expenses of Visitors (reimburses expenses with no limit)	<input type="checkbox"/> Add coverage	Limit: \$ _____			<input type="checkbox"/> Decline coverage
6	Housekeeping & Home Maintenance (Maximum 104 weeks)	<input type="checkbox"/> Add coverage	Weekly amount: \$ _____			<input type="checkbox"/> Decline coverage
7	Damage to Personal Items (e.g., clothing, glasses, hearing aids)	<input type="checkbox"/> Add coverage	Limit: \$ _____			<input type="checkbox"/> Decline coverage
8	Death Benefits	<input type="checkbox"/> Add coverage	Spouse: \$ _____ Dependants: \$ _____			<input type="checkbox"/> Decline coverage
9	Funeral Benefits	<input type="checkbox"/> Add coverage	Amount: \$ _____			<input type="checkbox"/> Decline coverage
10	Caregiver Benefit (for "an impairment")	<input type="checkbox"/> Add coverage	Weekly amount: \$ _____			<input type="checkbox"/> Decline coverage
11	Dependant Care Benefit	<input type="checkbox"/> Add coverage				<input type="checkbox"/> Decline coverage
12	Indexation Benefit (annual adjustment as per FSRA)	<input type="checkbox"/> Add coverage				<input type="checkbox"/> Decline coverage

**ACKNOWLEDGMENT**

- I confirm that:
- I understand that many Accident Benefits are optional and not included unless selected.
  - I have reviewed and selected the coverage I wish to purchase.
  - I understand that my selections will affect my insurance premium.
  - I understand that changes must be requested in writing prior to renewal.

Policyholder Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Broker / Agent Name: \_\_\_\_\_ Broker / Agent Signature: \_\_\_\_\_

## Automobile Coverage is Changing as of July 1, 2026

**Be Prepared!**



The Ontario Government is making changes to the Ontario Automobile policy as of **July 1, 2026** to improve Accident Benefit **optionality** to automobile policyholders. Its important to understand the coverage you have now and what's changing.

Current Standard Benefits Included in all policies	Options	Basic Benefits as of July 1, 2026	Options
Medical, Rehabilitation & Attendant Care Coverage (including Cost of Examinations) up to 5 years > \$65,000 non-catastrophic injury > \$1,000,000 Catastrophic Injury	> Increase to \$130,000 or \$1,000,000* > Increase to \$2,000,000 *When increasing to \$1,000,000 along with the catastrophic coverage to \$2,000,000, coverage changes to "all injuries" and removes 5 year time limit	Medical, rehabilitation and attendant care coverage (including cost of examinations) up to 5 years > \$65,000 non-catastrophic injury > \$1,000,000 Catastrophic Injury	May be increased for an additional premium
Income Replacement \$400 per week based on 70% of gross annual income	Can increase to \$600, \$800 or \$1000 per week	Not included	Can purchase for additional premium
Non-Earner Benefit \$185 per week for 104 weeks	None	Not Included	Can purchase for an additional premium (students, retirees, at home parent)
Lost Educational Expenses up to \$ 15,000	None	Not Included	Can purchase for an additional premium
Expenses of Visitors – reimburses expenses with no limit	None	Not Included	Can purchase a chosen amount for an additional premium
Housekeeping & Home Maintenance included for catastrophic impairments only up to \$100 per week	Can purchase for all injuries for 104 weeks	Not Included	Can be purchased for "an impairment" but still limited to 104 weeks
Damage to clothing, glasses, hearing aids etc, no limit	None	Not included	Can purchase a chosen amount
Death Benefits > \$25,000 for spouse > \$10,000 for dependants	Increase to > \$50,000 spouse > \$20,000 dependants	Not included	Can purchase chosen amounts for spouses and dependants
Funeral Benefits > \$6,000	Increase to > \$8000	Not Included	Can purchase a chosen amount
Caregiver Benefits (catastrophic only) to a maximum of \$250/week for the 1 <sup>st</sup> person in need of care and \$50/week for each additional person in need of card.	Caregiver Benefits (Non-Catastrophic) provides the same benefit amount for up to 104 weeks	Not included	Can purchase for "an impairment" in chosen amount
	Dependant Care Benefits: up to \$75/week first dependant and \$25/week each additional dependant to a maximum of \$150/week		Will continue as an optional benefit
	Indexation Benefit provides annual increase to certain benefits		Will continue to be an optional benefit. Amount is published annually by the Financial Services Regulatory Authority

