

Summary of Statutory Accident Benefits Changes

Coverage	Coverage under prior auto	Coverage under new Auto Policy as of Sept 1 2010	Buy-Back Options	Enhancement Options
Income Replacement Benefit	80% of Net income up to \$400 per week	70% of gross income up to \$400 per week		70% gross earnings up to \$600, \$800 or \$1,000 per week
Medical & Rehabilitation Benefit	Non-Catastrophic \$100,000 Catastrophic \$1,000,000	Non-Catastrophic \$50,000 Catastrophic \$1,000,000	Non-Catastrophic \$100,000 Catastrophic \$1,000,000	Non- Catastrophic \$1,100,000 Catastrophic \$2,000,000
Attendant Care Benefit	Non-Catastrophic \$72,000 Catastrophic \$1,000,000	Non-Catastrophic \$36,000 Catastrophic \$1,000,000	Non-Catastrophic \$72,000 Catastrophic \$1,000,000	Non-Catastrophic \$1,072,000 Catastrophic \$2,000,000
Caregiver Benefit	Up to \$250 /wk for 1 st dependant, \$50 for each additional for all injuries	Up to \$250/wk for 1 st dependant, \$50 for each additional, for <u>Catastrophic</u> injuries ONLY	Up to \$250/ wk for 1 st dependant, \$50 for each additional for all injuries	
Housekeeping & Home Maintenance	Up to \$100 / week for all injuries	Up to \$100 /week for <u>Catastrophic</u> injuries ONLY	Up to \$100 / week for all injuries	
Dependent Care	Not provided	Not provided		Up to \$75/wk for 1 st dependant, \$25/wk for each additional to max of \$150 / wk
Death & Funeral	\$25,000 spouse, \$10,000 each dependent \$6,000 funeral max	\$25,000 spouse, \$10,000 each dependent \$6000 funeral max		\$50,000 spouse, \$20,000 each dependent, \$8,000 funeral max
Indexation	None	None		Annual adjustment according to the Consumer Price Index of Canada