

Accident Benefits Options	Description
<p style="text-align: center;"><b>Income Replacement</b></p> <p> <input type="checkbox"/> Standard (annual income up to \$29,714)  <input type="checkbox"/> \$600 (annual income up to \$44,571)  <input type="checkbox"/> \$800 (annual income up to \$59,428)  <input type="checkbox"/> \$1000 (annual income up to \$74,285) </p>	<p>If you could not work as a result of a car accident, you may be eligible for weekly income replacement for up to 104 weeks. The standard level of income replacement provided in the policy (\$400 per week maximum) may be increased by purchasing optional coverage so that the weekly limit is \$600, \$800 or \$1,000. All income replacement benefits are based on 70% of your gross weekly income. Consider what you earn annually, along with any other income replacement coverage you may have, to choose benefits ranging from a maximum of \$400 / week to \$1000 / week.</p>
<p style="text-align: center;"><b>Caregiver, Housekeeping &amp; Home Maintenance</b></p> <p> <input type="checkbox"/> Standard (for catastrophic injury only)  <input type="checkbox"/> Both Catastrophic &amp; Non Catastrophic Injuries </p>	<p>If you are not employed and you are providing full-time care to dependants and can no longer do so as a result of a car accident, the caregiver benefit reimburses you for the expense of hiring someone to provide that care. If you are unable to perform your usual housekeeping or home maintenance duties, these corresponding benefits pay for someone to perform the duties. These benefits are paid for up to 104 weeks.</p>
<p style="text-align: center;"><b>Medical &amp; Rehabilitation &amp; Attendant Care</b></p> <p> <input type="checkbox"/> Standard  <input type="checkbox"/> Increase to \$130,000 for non –catastrophic  <input type="checkbox"/> Increase to \$2,000,000 for catastrophic injuries  <input type="checkbox"/> Increase non-catastrophic to \$1,000,000 and catastrophic to \$2,000,000 </p>	<p><b>Medical and Rehabilitation</b> covers expenses, such as physiotherapy &amp; prescriptions and other costs that are not covered by OHIP.</p> <p><b>Attendant Care:</b> If you have been seriously injured in a car accident and require an aide or attendant to look after you – either at home or in a health care facility – this benefit is intended to cover associated expense. The standard benefit combines Medical, Rehabilitation, Attendant Care and provides:</p> <p> \$3500 for minor injuries  \$65,000 for non-catastrophic injuries  \$1,000,000 for catastrophic injuries </p>
<p style="text-align: center;"><b>Death and Funeral</b></p> <p> <input type="checkbox"/> Standard  <input type="checkbox"/> Increased Optional </p>	<p>The standard level of death benefits paid to the surviving spouse and dependant of a person who is killed (\$25,000 to surviving spouse; \$10,000 to surviving dependant) may be doubled by purchasing this optional coverage. This coverage also increases the standard funeral expense benefit from \$6,000 to \$8,000.</p>
<p style="text-align: center;"><b>Dependant Care</b></p> <p> <input type="checkbox"/> None  <input type="checkbox"/> Option </p>	<p>There is no standard dependant care benefit for persons who are employed and care for dependants. You may purchase an optional benefit to receive weekly dependant care expenses of \$75 for the first dependant, and \$25 for each additional dependant, up to \$150 per week.</p>
<p style="text-align: center;"><b>Indexation Benefit</b></p> <p> <input type="checkbox"/> No  <input type="checkbox"/> Yes </p>	<p>This optional coverage will ensure that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.</p>
<p style="text-align: center;"><b>Added Coverage to Offset Tort Deductibles (OPCF 48)</b></p> <p> <input type="checkbox"/> No  <input type="checkbox"/> Yes </p>	<p>This endorsement will provide a buy down on the deductible currently imposed by the Insurance Act on any settlements you should be awarded for pain and suffering following an automobile accident. In 2016, the standard tort deductible is \$36,905.40. Selecting this option reduces the deductible for pain &amp; suffering by \$10,000 and the deductible for Family Law Acts awards by \$5,000.</p>

I warrant that the broker has fully explained the coverage and options outlined above and request the broker places automobile coverage on my behalf with the coverage limits and options as selected above.

I understand that by not selecting any of the above coverages, my policy will include only the standard accident benefits.

**X**

\_\_\_\_\_ **Name (Please Print)**

\_\_\_\_\_ **Signature**

\_\_\_\_\_ **Date**