



The chart below summarizes changes to Ontario Accident Benefits, effective September 1, 2010.

Questions? Please contact your Stevenson & Hunt Broker:

Commercial Automobile Insurance: commercial@sthunt.com

Personal Automobile Insurance: personal@sthunt.com

2010 Ontario Auto Regulations - Accident Benefits Summary

	Standard Accident Benefit (Current Coverage)	Standard Accident Benefits (Changes Effective Sept 2010)	Buy-Back Options (Available for additional premium)	Enhancement Options (Available for additional Premium)
Income Replacement Benefits	80% of net earnings Up to \$400/week	70% gross earnings Up to \$400/week		70% gross earnings Up to \$600 \$800 \$1,000
Caregiver Benefits	\$250/week 1st Dependant + \$50/week each additional	\$0 (Catastrophic Impairment only)	\$250/week 1st dependant +\$50/week each additional	
Housekeeping Benefits	Up to \$100/week	\$0 (Catastrophic Impairment only)	Up to \$100/week	
Dependant Care Benefits	\$0	\$0	\$0	\$75/week 1st dependant +\$25/week each additional
Medical & Rehabilitation Benefits	Non-Catastrophic \$100,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Catastrophic \$50,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Catastrophic \$100,000 Catastrophic \$1,000,000	Minor Injury \$3,500 Non-Catastrophic \$1,100,000 Catastrophic \$2,000,000
Attendant Care Benefits	Non-Catastrophic \$72,000(\$3,000/m) Catastrophic \$1,000,000	Minor Injury \$0 Non-Catastrophic \$36,000 (\$3,000/m) Catastrophic \$1,000,000	Non-Catastrophic \$72,000 (\$3,000/m) Catastrophic \$1,000,000	Minor Injury \$0 Non-Catastrophic \$1,072,000 Catastrophic \$2,000,000
Death/Funeral Benefits	\$25,000 Spouse (Death) \$10,000 Dependants (Death) \$6,000 (Funeral)	\$25,000 Spouse (Death) \$10,000 Dependants (Death) \$6,000 (Funeral)	N/A	\$50,000 Spouse (Death) \$20,000 Dependants (Death) \$8,000 (Funeral)
Indexation Benefits	None	None	None	Optional

TRANSITION FOR POLICIES IN FORCE ON SEPTEMBER 1, 2010:

- * All Buy-Back Options are "read in" until expiry of the current policy term
- * Options previously purchased continue