



Optional Accident Benefits Reference and Recommendation Chart

BENEFIT	BASIC BENEFIT LIMIT	OPTIONAL INCREASED LIMIT	OUR RECOMMENDATIONS
INCOME REPLACEMENT	80% of net income (gross less UIC, CPP and income tax) to a maximum of \$400 per week. This is the equivalent of an annual income of up to \$37,000 gross.	A \$ 600/wk = \$37,000 - \$ 57,000 annual B \$ 800/wk = \$58,000 - \$ 83,000 annual C \$1000/wk = \$84,000 - \$110,000 annual	If your weekly income is greater than \$500/wk net Or \$37,000/yr gross and you do not have a long term disability policy, either through your employer or a personal policy, you should purchase this additional coverage.
DEATH AND FUNERAL	\$25,000 for death of spouse \$10,000 for death of dependant \$ 6,000 for funeral expenses	\$50,000 for death of spouse \$20,000 for death of dependant \$ 8,000 for funeral expenses	Married persons, and/or those with dependants should purchase this coverage. Also, those who feel the basic funeral benefit is insufficient.
CAREGIVER (for persons not employed but caring for persons/dependants) & DEPENDANT CARE (for employed persons caring for persons/dependants)	Can claim up to \$250/wk for the first dependant and \$50/wk for each additional dependant. Pays for reasonable expenses incurred in providing care for dependants.	Option to increase limit to \$325/wk for the first dependant, and \$75/wk for each additional dependant.	Increased benefit is recommended for primary caregivers of children and/or invalid family members if the caregiver does not feel the basic benefit is sufficient. Also, increased benefit is recommended if you are eligible for employment benefits and may also require reimbursement for child care expenses.
MEDICAL REHABILITATION EXPENSE & ATTENDANT CARE EXPENSE	\$ 100,000 for non-catastrophic injuries \$1,000,000 for catastrophic injuries Non catastrophic: Max. \$3,000/mo for 2 years, max. \$72,000 Catastrophic: Max. \$6,000/mo for 2 years, max. \$1,000,000	Option to increase limits by \$1,000,000 to a maximum of \$1,172,000 non-catastrophic and \$3,000,000 catastrophic	This increased benefit is recommended for anyone who feels the basic limit of coverage is not sufficient; and/or for anyone who does not have a group or individual plan for medical, rehabilitation or attendant care.
INDEXATION OF BENEFITS	Not included	All of the basic or optional benefits can be indexed to keep pace with inflation.	Coverage is recommended for all drivers especially those with young dependants.
RETIREE DISCOUNT	Available	Available	Recommended for those who are retired and not earning an income from any employment sources.

This is only a summary of benefits and options. For a more complete description of coverages, please contact your client service broker.