

# STATUTORY ACCIDENT BENEFITS SUMMARY

For Accidents on or After June 1, 2016

TYPE OF ACCIDENT BENEFIT	MINOR INJURY	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
<b>MEDICAL AND REHABILITATION CARE BENEFITS*</b>	\$3,500 max. – can increase to \$50,000 if there is evidence that a pre-existing medical condition will prevent the insured person from achieving maximal recovery with access to only \$3,500	\$65,000 max. available for 5 years, or until the person is 28 years of age (but see combined limit)	\$1,000,000 max. available for life** (but see combined limit)
<b>ATTENDANT CARE</b>	Not Available	\$3,000 per month max. available for 5 years or until the age of 28 for minors (but see combined limit)	\$6,000 per month max. available for life** (but see combined limit)
<b>COMBINED MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFITS* - NEW</b>	Not Available	\$65,000 combined total limit of the medical / rehabilitation <b>and</b> attendant care benefits (available for 5 years, or until age 28 for minors)	\$1,000,000 combined total limit of the medical / rehabilitation <b>and</b> attendant care benefits (available for life)
<b>INCOME REPLACEMENT BENEFITS</b>	If unable to return to work, paid at 70% of gross income to a max. of \$400 per week** (not payable for first week and qualifying test changes at two year anniversary)		
<b>NON-EARNER BENEFITS</b>	If completely unable to carry on a normal life, paid at \$185 per week for a maximum of 2 years (and not available for the first 4 weeks)		
<b>CAREGIVER BENEFITS*</b>	Not Available		If substantially unable to engage in caregiving activities, available at \$250 per week for the first person in need of care plus \$50 per week for all other persons in need of care (available only after the 2 year anniversary if the person suffers a complete inability to carry on a normal life)
<b>IN-HOME ASSESSMENTS AND EXAMINATIONS</b>	Not available	Available	Available
<b>CASE MANAGER SERVICES*</b>	Not available	Not available**	Available – paid out of medical and rehabilitation benefits
<b>TRANSPORTATION*</b>	Only for the portion of any distances over 50 kilometers		Available
<b>HOUSEKEEPING AND HOME MAINTENANCE*</b>	Not available**		\$100.00 per week max. available for life
<b>LOST EDUCATIONAL EXPENSES*</b>	Up to \$15,000 payable to those enrolled in school who are unable to continue with their program		
<b>VISITOR'S EXPENSES*</b>	Available to certain immediate family members for 2 years post-accident		Available to certain immediate family members for life
<b>DAMAGE TO CLOTHING*</b>	Reimbursement for damage to clothing, medical and dental devices lost or damaged in the accident (no limit)		
<b>DEATH BENEFITS</b>	If fatality, \$25,000 to spouse, \$10,000 to supported former spouse and \$10,000 per dependant (or more if no spouse)**		
<b>FUNERAL BENEFITS*</b>	Paid up to a max. \$6,000 in cases of fatality		

\*The new definition of \*incurred\* may impact a claimant's ability to recover these benefits

\*\*Subject to optional benefits

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LAWYERS