



News That Matters Most™

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Are Your Ontario Motor Vehicle Injury Benefits in Order?

Thankfully most drivers and passengers who are in motor vehicle collisions do not sustain serious injuries. Yet it is a depressing fact that every year more than 10,000 of them do in Ontario alone. We

means of assisting insurers to achieve their 15% premium reduction goal. By law, your insurer must offer you the opportunity to buy back lost optional coverage at an additional premium.

they will continue to be in place unchanged until your next renewal. If your policy renewed before June 1, 2016 and you did not have optional benefits, and you have not added them since your renewal, or if your policy has renewed or will renew, on or after June 1 without the inclusion of optional benefits, we recommend that you ask your broker or agent for a quote to add or increase the following benefits:

The options available to you are primarily determined by your policy status as of June 1, 2016.

should know; we treat a large number of them and know from experience what types of care and how much of it is required to recover the quality of life that they and their families enjoyed before their accidents.

Starting June 1, 2016, if you reside in Ontario, your standard personal injury benefits are being reduced by the Ontario Government as a

'Optional', by definition, means that you must make a conscious decision to purchase one or more of the available coverages. This news item is intended to simplify those options for you.

The options available to you are primarily determined by your policy status as of June 1, 2016. If your policy renewed before June 1, 2016 and you already had optional benefits,

Income Replacement

Benefit: Increase this benefit to the maximum \$1,000 per week.

Medical, Rehabilitation and Attendant Care Benefits:

Increase these benefits to the maximum optional \$1 million for non-catastrophic injuries,



and the maximum optional \$2 million for catastrophic injuries. In certain cases, the addition of these optional benefits also increases the maximum period during which they are paid from five years to one's lifetime.

Caregiver, Housekeeping and Home Maintenance Benefits in the Event of Non-Catastrophic Injuries:

Ask your broker or agent to add these benefits. Subject to the other specific qualifying claim and payment criteria being met, your standard policy covers you for these benefits only if you are determined to be

coverage and premium details.

The optional benefits that were available to you before June 1 are different in several important respects from the ones that are available on or after June 1. If you already had optional benefits, ask your broker or agent how your insurer converts your old optional benefits to the new ones. Don't get caught in an apples-to-oranges coverage gap.

Also note that any optional benefits that you elect apply to the following four classes of insureds:

the insured automobile

Furthermore, if you elect one or more optional benefits, your insurer must issue a policy endorsement called the Ontario Policy Change Form 47 (OPCF 47) with your policy or policy renewal.

In multi-vehicle families, as an administrative practice, at least one major insurer discloses the optional benefits on only one of the auto policies and only for its named insured, leaving policyholders to wonder if they actually have the desired optional coverage for the classes listed above. In such cases, ask your insurer to confirm in writing that all motor vehicles in your household that are insured with that insurer are covered for the optional benefits and that the persons you have designated as authorized drivers are listed on each auto's policy.

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catastrophically injured.

Other Optional Benefits: Optional Death, Dependent Care and Indexation benefits are also available to you. Ask your broker or agent for

- the named insured
- the spouse of the named insured
- the dependents of the named insured and of his/her spouse
- persons specified in the policy as drivers of



options that were first made available then were not widely communicated and as a result, the percentage of auto policies that had them was negligible. As a result, we have witnessed firsthand the truly devastating effects that

coverage gaps have had for the large number of seriously injured individuals and their families who, for a variety of reasons, were not aware of the reductions. Being informed is a pre-requisite to choice. We hope that this

news release will make its contribution to ensuring that needed benefits are there for more people when they are needed most.

This release has been prepared by Rehab First as a public service.

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