

## particulars of no-fault accident benefits

Ontario's Accident Benefits system is meant to provide you with fast access to essential benefits when you are injured, regardless of who is to blame for the accident itself. This is why they are called no-fault benefits.

Unfortunately, insurance companies are not always cooperative when it comes to paying these benefits. The table below will help you understand what you may deserve.


*With significant changes made to the Statutory Accident Benefits Schedule as of September 1st, 2010, it is imperative that you consult a lawyer to find out what you may be entitled to.*

Type of Benefit	Benefit Owed	Details
<b>Weekly Benefits*</b>		
Income Replacement Benefit	70% of your gross weekly income.	Up to a maximum of \$400 per week, unless you have purchased a higher optional coverage. Not payable for the first 7 days. Qualifying test changes after 104 weeks.
<u>or</u>		
Caregiver Benefit	Up to \$250 weekly, plus \$50 for each additional person requiring care.	For assistance looking after children, elderly parents or other dependants under your care prior to the accident. This is available only if you sustained a catastrophic injury or you purchased this optional benefit.
<u>or</u>		
Non-Earner Benefit	\$185 or more weekly.	Available if you do not qualify for the Income Replacement Benefit. Commences 26 weeks after the accident. If you were in school at the time of the accident it may increase to \$320 weekly after 2 years post-accident.
Housekeeping and Home Maintenance Expenses	\$100 weekly maximum.	Only available if you suffer from a catastrophic impairment or if you purchased optional benefits.
Educational Expense Benefits	Maximum of \$15,000.	Available to students of any age or level whose injuries have prevented them from continuing their education.
Visitor Expense Benefits	No limit.	Available to members of your family for expenses incurred visiting you during treatment or recovery. If you have sustained a catastrophic impairment, this benefit is available for life.

\* Choose carefully between these benefits, as your election is irrevocable.

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Type of Benefit	Benefit Owed	Details
Damage to Clothing	No limit.	Available to you if your clothing, eye glasses and medical devices were damaged by the accident.
Transportation Expense Benefits	No limit.	Covers transportation costs including mileage and parking for medical appointments further than 50 km per trip. There are no distance limits if you suffer from catastrophic injuries.
Funeral and Death Benefits	Varied.	Up to \$6,000 for funeral costs. Up to \$25,000 death benefit to spouses or dependants if no spouse.  Additional \$10,000 death benefit to all surviving dependants and supported former spouse.
Medical and Rehabilitation Benefits	Maximum of \$3,500 if you sustain minor injuries.  Maximum of \$50,000 for non-catastrophic impairment for 10 years or until 25 years of age if you were younger than 15 at the time of accident.  Maximum of \$1,000,000 for catastrophic impairment for life.	Covers cost of services, medical treatments and expenses that are “reasonable and necessary” for recovery including: <ul style="list-style-type: none"> <li>• Medications</li> <li>• Physiotherapy</li> <li>• Counselling (Social Workers or Psychologists)</li> <li>• Occupational therapy</li> <li>• Speech therapy</li> <li>• Assistive devices like wheelchairs</li> <li>• Home or vehicle modifications</li> <li>• Dental treatments</li> <li>• Cost of assessments</li> <li>• Case Manager</li> <li>• Other optional benefits listed in your insurance policy</li> </ul>
Attendant Care	Up to \$3,000 per month for up to 2 years.  Up to \$6,000 per month (with a total maximum of \$1,000,000) if catastrophically injured.	If you are deemed to have sustained a “minor injury” you will not be able to claim this benefit.  Covers cost of personal care services that you need due to your injuries. Attendant care services may be performed at home or while you are still in the hospital, and include assistance with things like personal grooming, dressing, mobility, exercise and bathing.
<p><b>Note:</b> Some benefits available to you may be limited if you were knowingly driving without insurance, or without a valid licence, or if you are convicted of a criminal driving related offence. Attendant care, medical benefits and caregiver benefits are not affected.</p>		