

STATUTORY ACCIDENT BENEFITS SUMMARY

BASIC BENEFITS SUMMARY

TYPE OF BENEFIT	SABS SECTION	FOR ACCIDENTS ON OR AFTER SEPTEMBER 1, 2010	FOR ACCIDENTS ON OR AFTER JUNE 1, 2016
MEDICAL AND REHABILITATION BENEFITS*	15, 16, 18 & 20	Non-catastrophic - Maximum of \$50,000 or 10 years if over age 15 at date of loss, otherwise to age 25 Catastrophic - Maximum of \$1,000,000	Non-catastrophic - Maximum of \$65,000 (including attendant care benefits) or 260 weeks (5 years) if over age 18 at date of loss, otherwise to age 28 Catastrophic - Maximum of \$1,000,000 (including attendant care benefits)
CASE MANAGEMENT SERVICES	17	Non-catastrophic - Not available Catastrophic - Available (part of \$1,000,000 medical and rehabilitation limit)	Non-catastrophic - Not available Catastrophic - Available (part of \$1,000,000, medical, rehabilitation and attendant care limit)
ATTENDANT CARE BENEFITS*	19 & 20	Non-catastrophic - Maximum of \$3,000 per month and \$36,000 for up to 2 years after accident Catastrophic - Maximum of \$6,000 per month and \$1,000,000	Non-catastrophic - Maximum of \$3,000 per month and \$65,000 (including medical and rehabilitation benefits) for up to 260 weeks (5 years) if over age 18 at date of loss, otherwise to age 28 Catastrophic - Maximum of \$6,000 per month and \$1,000,000 (including medical and rehabilitation benefits)
TRANSPORTATION COSTS*	3 (1)	Non-catastrophic - Only for the portion of any distance over 50 km Catastrophic - Available	
HOUSEKEEPING AND HOME MAINTENANCE EXPENSES*	23	Non-catastrophic - Not available Catastrophic - Lifetime maximum of \$100 per week	
DEATH BENEFITS*	26	\$25,000 to spouse, plus \$10,000 per dependent including supported former spouse	
FUNERAL BENEFITS*	27	Up to a \$6,000 maximum	
INCOME REPLACEMENT BENEFIT REPORTS	7(4) & 7(5)	Insurer shall pay up to \$2,500 for an Income Replacement Benefit report. Applies to both employed and self-employed situations. Includes review of insurer prepared or commissioned reports. Expense must be reasonable. Prior approval not required.	
INCOME REPLACEMENT BENEFITS*	6, 7, 8 & 9	After first week, paid at 70% of gross pre-Accident income (reduced by collateral benefits available or received) to maximum of \$400 per week (reduced by 70% of post-Accident earned income). Continued payment after 104 weeks is subject to a more stringent "any occupation" test and payable at a minimum of \$185 per week. Benefits reduce by formula at age 65 (subject to a 2 year minimum).	
NON-EARNER BENEFITS	8, 9 & 12	Payable after 26 weeks at \$185 per week if completely unable to carry on a normal life. Increases to \$320 per week from 104 weeks after accident if a student within the 52 weeks prior to the accident. Benefits reduced by formula at age 65 (subject to 2 year minimum). Payable after age 16 and for life.	Payable after 4 weeks at \$185 per week if completely unable to carry on a normal life. Payable after age 18 and for maximum of 104 weeks.
CAREGIVER BENEFITS*	13	Non-Catastrophic - Not Available Catastrophic - Payable, without waiting period, if substantially unable to continue caregiving activities, at maximum of \$250 per week for first person, plus \$50 for each additional person in need of care. Changes at 104 weeks to a more stringent "complete inability" test. Terminates once children attain age 16 or no longer a person in need of care. No adjustment at age 65.	

*Optional enhanced benefits available.

This summary of Ontario Regulation 34/10 is not intended to be a substitute for either the legislation or legal advice. Feel free to contact our office should additional explanation or clarification be required.