

STATUTORY ACCIDENT BENEFITS (SABs)

POTENTIAL RECOVERY REGARDLESS OF FAULT | FOR ACCIDENTS AFTER JUNE 1, 2016

NON-CATASTROPHIC INJURIES



MEDICAL, REHABILITATION & ATTENDANT CARE

s. 14,15,16,18,19, 20, 28

\$250 Emergency payout for goods without treatment & assessment plan s.38(2)(c) (ii)

Emergency expenses within 5 days of accident s.38(2)(b)

Up to \$65,000 s.18(3) for expenses incurred within 260 weeks of the accident if the victim was at least 18 years old 20(1)(a) or if less than 18 when injured, then benefit payable until 28th birthday 20(1)(b)

In home assessments allowed s.25(2)

Requires Insurer approved Treatment and Assessment Plan s.38(2)

Can increase with optional combined attendant care and med-rehab coverage to \$130,000 s.28(1)3

Attendant Care:

Up to \$3000 per month for care required for first 260 weeks after the accident s.19(3)1(i) & 20(1)

OT or RN must complete Attendant Care Assessment Form 1. No one else can s.42 (1)(b)

COST OF ASSESSMENTS, EXAMINATIONS AND PREPARING REPORTS

s.18(5), s.25

Paid out of Med/Rehab limits s.18(5) except s.44

Insurer Examinations and s.7(4)

HOUSEKEEPING AND HOME MAINTENANCE s.23, s.28

Not available unless option purchased for 2 yr period - s.28(1) 2(ii)

CASE MANAGEMENT s.17

Not Allowed unless option purchased s.17(1)(b)

INCOME REPLACEMENT s.4 to s.7

70% of gross income to a max. of

\$400 per week - one week deductible applies. s.7(2) and s.6(2)

Can purchase increased optional coverage of \$600, \$800 or \$1,000 per week s.28(1)1 5.28(1)1

Forensic accounting report to a max of \$2500 s.7(5)

LOST EDUCATIONAL EXPENSES s.21

Up to \$15,000 for lost educational expense incurred if in school for tuition, books, equipment, room and board s.21

DAMAGE TO CLOTHING, GLASSES, HEARING AIDS, ETC. s.24

Payment for clothing, prescription eyewear, dentures, hearing aids, prosthetics and other medical or dental devices damaged in accident s.24

TRANSPORTATION EXPENSES s.3(1)

Allowed for transportation only after first 50 km of a round trip s.3(1)(b)

VISITOR EXPENSES s.22

Payable for 104 weeks for spouse,

children, parents, grandparents, siblings, cohabiting person s.22(1)

CAREGIVER BENEFITS s.13, s.28(1)2

Not available unless option purchased for 104 weeks if a substantial inability to engage in care giving activities s.13'

NON EARNER BENEFITS s.12

If you do not qualify for an income replacement benefit and you have a complete inability to carry on a normal life after the first four weeks, and are 18 years of age and older, you could be entitled to this weekly benefit for no more than 104 weeks after the accident s.12(3)

DEATH BENEFITS & FUNERAL EXPENSES s.26, s.27, s.28

Death benefits are available to a surviving spouse and dependants as defined

Funeral benefit of up to \$6000 is also available 27(2)(a) unless optional increase to \$8,000 s.28(1) 6(iv)

STATUTORY ACCIDENT BENEFITS (SABs)

POTENTIAL RECOVERY REGARDLESS OF FAULT | FOR ACCIDENTS AFTER JUNE 1, 2016

MINOR INJURY ("Minor Injury" means a sprain, strain, whiplash associated disorder, contusion, abrasions, lacerations or subluxation) s.3(1)



MEDICAL, REHABILITATION & ATTENDANT CARE

s. 14,15,16,18,19, 20, 28
 \$250 Emergency payout for goods without treatment & assessment plan S.38(2)(c) (ii)
 Emergency expenses within 5 days of accident s.38(2)(b)
 Maximum of \$3,500 (including assessment, examination and report cost) s.18(1)
 Can be increased to \$50,000 if compelling evidence that a preexisting condition will prevent maximal recovery s.18(2)

COST OF ASSESSMENTS, EXAMINATIONS AND PREPARING REPORTS

5.18(5), s.25
 Paid out of \$3,500 except S.44 Insurer Examination and cost of income calculation reports under s.7(4)

Absolute cap \$2000 s.25(5)(a)
 Insurer shall not pay for Life Care Plans s.25(5)(b)

VISITOR EXPENSES s.22

Payable for 104 weeks for spouse, children, parents, grandparents, siblings, cohabiting person s.22(1)

NON EARNER BENEFITS s.12

If you do not qualify for an income replacement benefit and you have a complete inability to carry on a normal life after the first four weeks, and are 18 years of age and older, you could be entitled to this weekly benefit for no more than 104 weeks after the accident s.12(3)

LOST EDUCATIONAL EXPENSES s.21

Up to \$15,000 for lost educational expense incurred if in school for tuition, books, equipment, room and board s.21

TRANSPORTATION EXPENSES s.3(1)

Allowed for transportation only after first 50 km of a round trip s.3(1)(b)

DAMAGE TO CLOTHING, GLASSES, HEARING AIDS, ETC. s.24

Payment for clothing, prescription eyewear, dentures, hearing aids, prosthetics and other medical or dental devices damaged in accident s.24

Note: Payments are for repairs or replacements

CAREGIVER BENEFITS s.13, s.28(1)2

Not available - s.13 unless option purchased s.28(1) 2(1)

CASE MANAGEMENT s.17

Not Allowed s.17(1)

DEATH BENEFITS & FUNERAL EXPENSES s.26, s.27, s.28

Funeral benefit of up to \$6000 is also available s.27(2)(a) unless optional increase to \$8,000 5.28(1) 6(iv)

Death benefits are available to a surviving spouse and dependants as defined

INCOME REPLACEMENT s.4 to s.7

70% of gross income to a max. of

\$400 per week - one week deductible applies. s.7(2) and s.6(2)

HOUSEKEEPING AND HOME MAINTENANCE s.23, s.28

Not available unless option purchased s. 28(1)2(ii)

STATUTORY ACCIDENT BENEFITS (SABs)

POTENTIAL RECOVERY REGARDLESS OF FAULT | FOR ACCIDENTS AFTER JUNE 1, 2016

CATASTROPHIC INJURIES **Catastrophic** is strictly defined in the legislation. It includes paraplegia or tetraplegia, loss of one limb (as defined), loss of vision in both eyes and traumatic brain injury (as defined).



MEDICAL, REHABILITATION & ATTENDANT CARE

s. 14,15,16,18,19, 20, 28

\$250 Emergency payout for goods without treatment & assessment plan s.38(2)(c) (ii)

Emergency expenses within 5 days of accident s.38(2)(b)

Up to \$1 million - s.18 8, 20 for life

Can obtain optional catastrophic impairment benefit of combined attendant care and med/rehab coverage up to \$2 million - s.28(1)4

In home assessments covered - s.25(2)

Attendant Care:

Requires Insurer approved Treatment and Assessment Plan s.38(2)

Up to \$6,000 per month s.19(3)1(11)

OT or RN must complete Attendant Care Assessment Form 1. No one else can s.42(1)(b)

INCOME REPLACEMENT s.4 to s.7

70% of gross income to a max. of \$400 per week - one week deductible applies for life

Can purchase increased optional coverage of \$600, \$800 or \$1,000 per week s.28(1)1

COST OF ASSESSMENTS, EXAMINATIONS AND PREPARING REPORTS

Paid out Med/Rehab limits s.18(5) except s.44 Insurer Examinations and reports and s.7(4)

Note: Forensic Accounting reports to a max of \$2,500 s.7(5)

VISITOR EXPENSES s.22

For spouse, children, parents, grand parents, siblings, chohabiting persons

Lifetime s.22(2)

HOUSEKEEPING AND HOME MAINTENANCE s.23, s.28

Up to \$100 per week reimbursable expense for life - s.23

LOST EDUCATIONAL EXPENSES s.21

Up to \$15,000 for lost educational expense incurred if in school for tuition, books, equipment, room and board s.21

DAMAGE TO CLOTHING, GLASSES, HEARING AIDS, ETC. s.24

Payment for clothing, prescription eyewear, dentures, hearing aids, prosthetics and other medical or dental devices damaged in accident s.24

TRANSPORTATION EXPENSES s.3(1)

Allowed for whole trip w/o 50 km deduction s.3(1)(b)

CASE MANAGEMENT s.17

Allowed - s.17(1)(a)

CAREGIVER BENEFITS s.13, s.28(1)2

If "substantially unable to engage in caregiving activities" then entitled to up to \$250 per week for 1st person then \$50 per week for others in need of care for life - s.13

NON EARNER BENEFITS s.12

If you do not qualify for an income replacement benefit and you have a complete inability to carry on a normal life after the first four weeks, and are 18 years of age and older, you could be entitled to this weekly benefit for no more than 104 weeks after the accident s.12(3)

DEATH BENEFITS & FUNERAL EXPENSES s.26, s.27, s.28

Death benefits are available to a surviving spouse and dependants as defined

Funeral benefit of up to \$6000 is also available 27(2)(a) unless optional increase to \$8,000 S.28(1) 6(iv)