

## STATUTORY ACCIDENT BENEFITS SUMMARY

TYPE OF ACCIDENT BENEFIT	MINOR INJURY	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
<b>MEDICAL AND REHABILITATION 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	\$50,000 max. available for 10 years, or until the person is 25 years of age	\$1,000,000 max. 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 and can be paid at \$320 per week 2 years post-accident, or if enrolled in educational pursuits at or shortly before the time of the accident (not available for first 26 weeks)		
<b>CAREGIVER BENEFITS*</b>	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>ATTENDANT CARE BENEFITS*</b>	Not available	\$3,000 per month max. (total max. of \$36,000) for up to 2 years post-accident (as determined by OT or RN)**	\$6,000 per month max. (with total max. of \$1,000,000) for life (as determined by OT or RN)**
<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 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		
<b>COST OF ASSESSMENTS, EXAMINATIONS AND PREPARING REPORTS</b>	All fees and expenses for conducting assessments, examinations, and preparing reports are to be paid out of medical and rehabilitation limits (excluding insurer examinations and accounting reports for income replacement benefits)		

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

\*\*Subject to optional benefits

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LAWYERS