INJURY BENEFITS
COVERAGE ASSESSMENT GUIDE

- The Ontario Auto Insurance policy has changed as of July 01, 2026. Important financial and medical benefits have been removed from the "standard" plan.
- This guide is provided to help you understand what your choices are.
- Your McCAM Broker can make recommendations to you, based on what you share about your lifestyle.
- You are the decision maker to opt in or opt out of various insurance coverages.
- Your final choices will be selected on the OPCF 47R form as part of the auto application that you sign.

WHO ARE YOU PROTECTING?

- Optional accident benefits generally apply **only to covered persons**.
- **Only the person(s) listed below** will qualify for optional injury benefits under your auto policy:
  - I am the named insured
  - I have a spouse/common-law partner
  - I have a dependent
  - I have a listed driver

If someone important to you is a frequent passenger but not listed on any other auto policy:

→ Speak with your McCAM Broker about how the new rules may affect them.

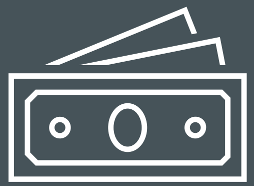
The policyholder is responsible for communicating any changes that could impact other person(s) insured by your policy such as your spouse, dependents, listed drivers or employees.

Any removal of Accident Benefits coverage may limit them from collecting injury benefits following an automobile related injury including as a driver, passenger, pedestrian or cyclist.

INSURE YOUR INCOME AND FINANCIAL RISKS

If your serious accident injuries prevent you from working, income replacement will help!

The wait period is only 7 Days.



After July 1, 2026, **there is no automatic income replacement benefit**.

You need to select **Income Replacement** Benefits if:

- You or your household relies on your income or the income of an insured person on the policy.
- You are a business owner, self-employed or on contract
- Your workplace disability coverage is limited or taxable
- **If no income coverage is selected, the benefit is $0.**

Weekly Income Options	Annual Salary
$400 (Previous Standard)	$20,800
$600	$31,200
$800	$41,600
$1000	$52,000

If You Don't Earn Employment Income:
You may still incur significant costs if injured.

Consider discussing:
- ✓ **Non-Earner Benefit**
- ✓ **Lost Educational Expenses**

Applies to students, retirees, caregivers, or homemakers.

MEDICAL, REHABILITATION AND ATTENDANT CARE FOR SERIOUS INJURY

Injury Classification	Limit
Minor Injury Guideline	$3,500
Non-catastrophic	$65,000
Catastrophic	**$1,000,000**

These are the standard limits for included in the basic Ontario Auto policy plan.

These limits respond if you are injured by an auto accident as a driver, passenger, or pedestrian

- Group and Private Health plans vary. Even "the best" Group plans will run out of coverage after a few months if the injuries are serious.
- **Increasing Medical, Rehabilitation, and Attendant Care** can complement your existing plans.
- It is important to review your Group or Private healthcare plan before opting out of any additional increased options your McCAM Broker will present.

DEATH, FUNERAL AND ADDITIONAL FINANCIAL PROTECTION

Death and Funeral

Indexation (Inflation) Protection

After July 1, 2026, there is no longer financial assistance to help with funeral and loss of life expenses. **Death and Funeral benefit** must be added.

If you do NOT have access to a Life Insurance plan that covers the funeral costs and/or some survivor death benefit payment following an auto accident fatality, you should OPT IN for this coverage.

Do you want Optional benefits to keep pace with inflation increases over time?

The cost of living increases every year. The **Optional Indexation Benefit** will adjust, and increase based on the annual inflation rate. This is especially valuable if you have Income Replacement or optional Medical, Rehabilitation and Attendant Care.

CARING FOR OTHERS / CARING FOR YOUR HOME

Do You Care for Others?

- ✓ Children
- ✓ Aging Family Members

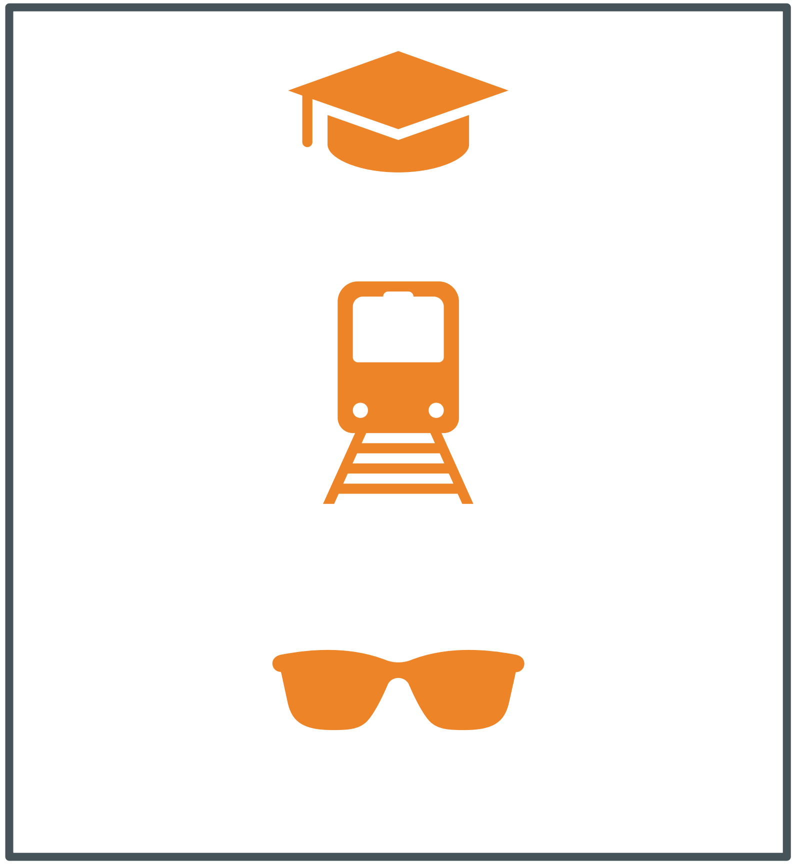
If so, you should consider adding the **Caregiver Benefit**. This provides some weekly support to cover the costs of a Nanny or Personal Support Worker to care for others while you heal.

This coverage is especially valuable to provide protection for single parents.

How would your housekeeping and household chores be done if you could not do them yourself?

If you do not have family members or friends able to help maintain your home, you should consider **Housekeeping and Home Maintenance**. This provides a small weekly allowance to assist with cleaning and yard work.

OPTIONAL COVERAGE FOR OTHER OUT OF POCKET EXPENSES



Are you, or a listed driver on the policy, in school/apprenticeship and would lose tuition/fees if you had to withdraw?

☑ Opt in for **Lost Educational Expenses**.

Would your immediate family have to travel/visit if you were hospitalized or in rehab?

☑ Opt in to **Expenses of Visitors**.

Do you rely on expensive assistive devices (e.g., glasses/hearing aids) or specialized items?

☑ Opt in for optional coverages for certain **damaged items/expenses.**

SUMMARY OF OPTIONAL COVERAGES

1. **Income Replacement:** Helps replace income you lose because of an accident.
2. **Increased Medical, Rehabilitation and Attendant Care**: Higher limits for non-catastrophic and catastrophic injuries.
3. **Non-Earner:** If you're a student or unemployed and an accident keeps you from leading a normal life, this provides financial support while you recover.
4. **Caregiver Benefits:** Covers caregiving expenses if you or another covered person is injured and can no longer provide care for a household member such as a child or aging parent who needs it.
5. **Death Benefits:** Compensates some family members if you or another covered person dies due to an accident.
6. **Funeral Benefits:** Helps cover some funeral costs.
7. **Housekeeping and Home Maintenance:** Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before the accident.
8. **Lost Educational Expenses:** If a car accident keeps you from attending school or an education program, this benefit helps cover the costs you've lost.
9. **Expenses of Visitors:** Covers reasonable and necessary expenses of visitors if you or another covered person is injured in an accident.
10. **Damage to Personal Items:** Covers the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that were damaged in an accident.