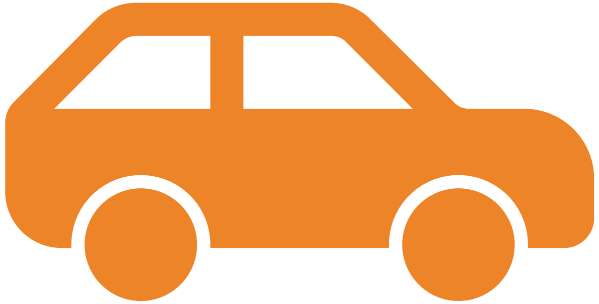

UNDERSTANDING COVERAGE FOLLOWING AN AUTO RELATED INJURY

The Auto Insurance plan is the first to pay for costs to receive medical treatment and care if injured by an automobile.

Private, Group and Accident plans may not be enough to help with serious injuries.

Consumers have the choice to buy added insurance to support them during their recovery and healing.

MCCAM
INSURANCE BROKERS

MEDICAL, REHABILITATION & ATTENDANT CARE LIMITS

THE BASIC INJURY BENEFIT LIMITS DO NOT CHANGE AFTER JULY 01, 2026

Injury Classification	**Pre-July 2026**	**Post-July 2026**
Minor Injury Guideline	$3,500	$3,500
Non-catastrophic	$65,000	$65,000
Catastrophic	**$1,000,000**	**$1,000,000**

MINOR

Most minor injuries can be successfully treated within 1-3 months

Example of a minor injury may include:

•Sprains, strains, bruising, tight muscles, headaches

Common Treatment Includes:

•Physio Therapy

•Chiropractic treatment

•Massage by RMT

•Prescription medication such as anti-inflammatories

•An assessment by medical practitioner to develop treatment plan is $200

NON-CATASTROPHIC

Common injuries considered as Non-Catastrophic include:

•Broken bones, such as arms, legs

•Fractured hip

•Shoulder dislocation

•Severe Whiplash

•Depression/Post traumatic stress disorder

•Concussion/Brain Injury

•Typical injury will take a minimum of 3 months for treatment and recovery.

CATASTROPHIC

Catastrophic Injuries are truly the "worst case scenarios". Loss of limbs, or a permeant impairment or disability

•Benefits need to last for a lifetime; injured person will need constant care

•Typically takes a minimum of 2 years before injuries are proven to be catastrophic.

•At current rate of costs, it takes only 13 years to use the $1 Million benefit.

•Catastrophic injuries occur in about 1% of accident injuries

COMPARING "STANDARD" ACCIDENT BENEFIT COVERAGES

- This chart is to illustrate some differences in your standard injury protection as of July 01, 2026.
- 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 and Income Replacement can complement your existing plans

Benefit Type	Standard Included before July 01, 2026	Options as of July 01, 2026
Medical, Rehabilitation, and Attendant Care	Mandatory, with caps based on injury severity. Mandatory cap $65,000 for Non-Catastrophic and $1 Mill if Cat.	Remain mandatory with choice for $1 Million for Non-Cat and extra $1 Mill if Cat.
Income Replacement Benefits	Automatic up to $400/week is standard	Up to $600, $800, $1000 or decline all
Non-Earner Benefits	$185/week, less other aid	Can be declined
Caregiver Benefits	Up to $250/week for primary caregiver; $50 for others	Increase to all Impairments or decline all
Housekeeping and Home Maintenance	Up to $100/week in expenses	Can be declined
Educational Expenses	Up to $15,000	Can be declined
Visitor Expenses	Reasonable and necessary expenses	Can be declined
Damage to Personal Items	Reasonable and necessary expenses	Can be declined
Funeral Benefits	Up to $6,000 (or as specified by optional benefit)	Can increase to $8000 or decline all
Death Benefits	Ranging from $10,000 to $25,000 based on relationship	Can increase up to $50,000 or decline all

LIFESTYLE SCENARIOS
MINIMUM RECOMMENDATIONS

For Illustration Purposes Only to demonstrate different exposure based on lifestyle. This chart is not a comprehensive list of all optional SABS coverages.

	EMPLOYED	RETIRED/ DISABILITY	SINGLE PARENT
Income Replacement	YES Increase for income	May Not Be Required	YES Increase for income
Serious Injury Treatment (Med/Rehab/Attendant)	YES to $1 Million Top Up Options	YES	YES to $1 Million Top Up Options
Caregiver	Consider	Consider	YES
Household Maintenance	Consider	YES	YES
Death and Funeral	Consider	YES	YES
Indexation	YES – for income	YES, if Increased Injury Purchased	Yes – for income

Always consider “who” would be protected for Medical, Rehab and Attendant Care by your policy if they were injured by an automobile.

- Policyholder/Registered Owner of the Car or Business
- Their Spouse
- Their dependents (safest definition is 21 and under and enrolled in school)
- Listed Drivers on the policy including employees

Will the “basic” benefit be enough?

We can’t predict the future. But we can help you protect it!

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