

**SUMMARY OF STAUTORY ACCIDENT BENEFIT CHANGES**

<b>Coverage</b>	<b>Coverage under your existing auto policy</b>	<b>Coverage under New Standard Auto Policy (Sept 1, 2010)</b>	<b>Buy-Back Options</b>	<b>Enhancement Options</b>
<b>Income Replacement Benefit</b>	80% of net income up to \$400 p/w	70% of gross income up to \$400 p/w		70% gross earnings up to \$600, \$800 or \$1,000 weekly.
<b>Medical and Rehabilitation Benefit</b>	Non-catastrophic-\$100,000 Catastrophic-\$1,000,000	Non-catastrophic-\$50,000 Catastrophic-\$1,000,000	Non-catastrophic \$100,000 Catastrophic-\$1,000,000	Non-catastrophic \$1,100,000 Catastrophic-\$2,000,000
<b>Attendant Care Benefit</b>	Non-catastrophic-\$72,000 Catastrophic-\$1,000,000	Non-catastrophic-\$36,000 Catastrophic-\$1,000,000	Non-catastrophic-\$72,000 Catastrophic-\$1,000,000	Non-catastrophic-\$1,072,000 Catastrophic-\$2,000,000
<b>Caregiver Benefit</b>	Up to \$250 p/w for first dependant, \$50 for each additional, available for all injuries	Up to \$250 p/w for first dependant, \$50 for each additional, available for catastrophic injuries only	Up to \$250 p/w for first dependant, \$50 for each additional, available for all injuries	
<b>Housekeeping and Home Maintenance</b>	Up to \$100 p/w, available for all injuries	Up to \$100 p/w, available for catastrophic injuries only	Up to \$100 p/w, available for all injuries	
<b>Dependant Care</b>	Not provided	Not provided		Up to \$75 p/w for first dependant, \$25 p/w for each additional, to a maximum of \$150 p/w.
<b>Death and Funeral Benefit</b>	\$25,000 spouse, \$10,000 each dependant, \$6,000 funeral (max).	\$25,000 spouse, \$10,000 each dependant, \$6,000 funeral (max).		\$50,000 spouse, \$20,000 each dependant, \$8,000 funeral (max).
<b>Indexation</b>	None	None		Annual adjustment according to the Consumer Price Index for Canada