

STATUTORY ACCIDENT BENEFITS SUMMARY

ACCIDENT BEFORE SEPTEMBER 1, 2010		ACCIDENT AFTER AUGUST 31, 2010 POLICY RENEWED BEFORE SEPTEMBER 2, 2010			ACCIDENT AFTER AUGUST 31, 2010 POLICY RENEWED AFTER SEPTEMBER 1, 2010			ACCIDENT AFTER JUNE 1, 2016 POLICY RENEWED AFTER JUNE 1, 2016		
CATASTROPHIC	NON-CATASTROPHIC	CATASTROPHIC	NON-CATASTROPHIC	MINOR	CATASTROPHIC	NON-CATASTROPHIC	MINOR	CATASTROPHIC	NON-CATASTROPHIC	MINOR
Medical & Rehabilitation										
\$1,000,000 over lifetime	\$100,000 over ten years	\$1,000,000 over lifetime	\$100,000 over ten years	\$3,500 over ten years	\$1,000,000 over lifetime	\$50,000 over ten years	\$3,500 over ten years	Combined to \$1,000,000 over lifetime	Combined to \$65,000 over 260 weeks	\$3,500 over 260 weeks
Attendant Care										\$0
\$6,000/month over lifetime or up to \$1,000,000	\$3,000/month over two years or up to \$72,000	\$6,000/month over lifetime or up to \$1,000,000	\$3,000/month over two years or up to \$72,000	\$0	\$6,000/month over lifetime or up to \$1,000,000	\$3,000/month over two years or up to \$36,000	\$0			\$0
Housekeeping & Home Maintenance										
\$100/week over lifetime	\$100/week over two years	\$100/week over lifetime	\$100/week over two years	\$100/week over two years	\$100/week over lifetime	\$0	\$0	\$100/week over lifetime	\$0	\$0
Income Replacement										
80% of net income/week to a maximum of \$400/week	80% of net income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week to a maximum of \$400/week	70% of gross income/week, to a maximum of \$400/week	70% of gross income/week, to a maximum of \$400/week	70% of gross income/week, to a maximum of \$400/week
Caregiver										
\$250/week + \$50/week for each additional child	\$250/week + \$50/week for each additional child	\$250/week + \$50/week for each additional child	\$250/week + \$50/week for each additional child	\$250/week + \$50/week for each additional child	\$250/week + \$50/week for each additional child	\$0	\$0	\$250/week + \$50/week for each additional child	\$0	\$0
Non-Earner										
\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (After two years, \$320 if student)	\$185/week (For up to 104 weeks; waiting period of 4 weeks.)	\$185/week (For up to 104 weeks; waiting period of 4 weeks.)	\$185/week (For up to 104 weeks; waiting period of 4 weeks.)
Costs of Examinations										
\$2,000/exam	\$2,000/exam	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab

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This chart is not to be considered legal advice, and represents only the basic entitlements found in all automotive insurance policies. This chart refers only to quantum and duration of benefits. Optional benefits, if purchased, are available as policy riders that may modify the quantum and/or duration of benefits. All of these benefits have specific requirements for eligibility. Different rules apply to people under the age of 18. Please contact Howie, Sacks & Henry for a full explanation of the requirements of eligibility for all benefits.

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