

# 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		
CATASTROPHIC	NON-CATASTROPHIC	CATASTROPHIC	NON-CATASTROPHIC	MINOR	CATASTROPHIC	NON-CATASTROPHIC	MINOR
<b>Medical &amp; Rehabilitation</b>							
\$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
<b>Attendant Care</b>							
\$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
<b>Housekeeping &amp; Home Maintenance</b>							
\$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
<b>Income Replacement</b>							
80% of net income/week	80% of net income/week	70% of gross income/week	70% of gross income/week	70% of gross income/week	70% of gross income/week	70% of gross income/week	70% of gross income/week
<b>Caregiver</b>							
\$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
<b>Non-Earner</b>							
\$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)
<b>Costs of Examinations</b>							
\$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

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*These figures represent 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. Please contact Howie, Sacks & Henry for a full explanation of the requirements of eligibility for all benefits.*

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