

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 2, 2010			ACCIDENT AFTER JUNE 1, 2016 POLICY RENEWED AFTER JUNE 1, 2016				
	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												
\$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		
Death Benefits												
Funeral expenses \$6,000	Death of a spouse - death benefit of \$25,000 If there is no spouse the dependants will divide \$25,000 between themselves			Death of a dependant - death benefit of \$10,000		These benefits may be claimed in the event of death up to 180 days after the accident if the death was related to the accident. Or 156 weeks if the person never recovered from the accident						

STATUTORY ACCIDENT BENEFITS SUMMARY

MINOR	NON-CATASTROPHIC	CATASTROPHIC
Medical & Rehabilitation		
\$3,500 over 260 weeks	Combined to \$65,000 over 26 weeks	Combined to \$1,000,000 over lifetime
Attendant Care		
\$0	Combined to \$65,000 over 26 weeks	Combined to \$1,000,000 over lifetime
Housekeeping & Home Maintenance		
\$0	\$0	\$100/week over lifetime
Income Replacement		
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		
\$0	\$0	\$250/week + \$50/week for each additional child
Non-Earner		
\$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, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab	\$2,000/exam, deducted from Med/Rehab
DEATH BENEFITS		
Funeral Expenses \$6,000	Death of a spouse Death benefit of \$25,000 (If there is no spouse the dependants will divide \$25,000 between themselves)	Death of a dependant Death benefit of \$10,000
These benefits may be claimed in the event of death up to 180 days after the accident if the death was related to the accident. Or 156 weeks if the person never recovered from the accident		