

STATUTORY ACCIDENT BENEFITS SUMMARY

BENEFIT	POLICY BEFORE JUL 1, 2026	ON/AFTER JUL 1, 2026 MANDATORY	ON/AFTER JUL 1, 2026 OPTIONAL
Medical & rehabilitation and Attendant Care	\$3,500 (MIG) / \$65,000 (non-cat) up to \$1,000,000 (catastrophic)	Included — same limits	
Income replacement	Up to \$400/week		Only if purchased
Non-earner	\$185/week, 104 weeks		Only if purchased
Caregiver	\$250/wk + \$50/wk per additional dependant		Only if purchased
Housekeeping & home maintenance	\$100/week (only available if catastrophic)		Only if purchased
Educational expenses	Up to \$15,000		Only if purchased
Visitor expenses	Reasonable and necessary		Only if purchased
Damage to personal items	Reasonable repair/replacement		Only if purchased
Funeral benefit	Up to \$6,000		Only if purchased
Death benefit spouse / dependants	\$25,000 / \$10,000		Only if purchased
Cost of examinations	Up to \$2,000/exam, ded. from Med/Rehab	Included — ded. from Med/Rehab	

***Your benefits will remain the same, after July 1, 2026, unless you remove them.**