

### STANDARD ACCIDENT BENEFITS COVERAGE IS INCLUDED IN ALL AUTO INSURANCE POLICIES

**Medical, Rehabilitation and Attendant Care** benefits cover medical expenses, therapy, and personal care assistance for injuries from an accident including doctor visits, physiotherapy, and help with daily activities like bathing and dressing.

Coverage includes the following limits and you have the option of increasing them:

- 3,500 minor injury
- \$65,000 non-catastrophic impairment
- \$1,000,000 catastrophic impairment

On renewal the Standard Benefits, plus any previously bought up coverage, will continue.

### OPTIONAL BENEFITS YOU CAN NOW CHOOSE TO ADD

The following auto insurance accident benefits are optional. You can choose to remove or add these to your policy.

OPTIONAL BENEFIT	WHAT IT COVERS
Income Replacement	Helps replace income you lose because of an accident
Non-Earner	If you're a student or unemployed and an accident keeps you from leading a normal life, this provides financial support while you recover.
Caregiver	Covers caregiving expenses if you or another covered person is injured and can no longer provide care for a household member such as a child or aging parent who needs it.
Lost Educational Expenses	If a car accident keeps you from attending school or an education program, this benefit helps cover the costs you've lost.
Visitors Expenses	Covers reasonable and necessary expenses of visitors if you or another covered person is injured in an accident.
Housekeeping and Home Maintenance	Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before the accident.
Damage to Personal Items	Covers the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that were damaged in the accident.
Death	Compensates some family members if you or a covered person dies due to an accident.
Funeral	Helps cover some funeral costs.
Indexation	Help to ensure the income replacement benefit is adjusted to reflect the cost of living changes each year.
Supplementary medical, rehabilitation and attendant care benefits	Help cover expenses for medical benefits beyond the standard limits
Dependant care benefits	Help cover costs associated with caring for dependants such as a child, or spouse or aging parent.