

Did You Know Your Auto Insurance Coverage Has Been Cut Back?

On June 1, 2016, auto insurance coverage in Ontario was changed. As of June 2017, all Ontario drivers will have renewed their auto insurance and will be on the new coverage.



What Does This Mean?

If you're injured in a car accident, you'll have **significantly less funding** for medical, rehabilitation, and attendant care benefits to help you recover from your injuries. These benefits include:

- Healthcare and medication costs
- Occupational Therapists, PSWs, and others
- Rehabilitation costs including driving & vocational
- Psychological counselling
- Home modifications
- And more...

THIS REDUCTION WAS AUTOMATIC AND IN MOST CASES YOUR BENEFITS WILL NOT BE ENOUGH TO COVER YOUR EXPENSES IN CASE OF A SERIOUS MOTOR VEHICLE ACCIDENT. YOU MUST CONTACT YOUR INSURANCE COMPANY TO INCREASE YOUR COVERAGE.

Make sure auto insurance cutbacks don't leave you exposed.
Increase your coverage today! It's very affordable!

Medical/Rehab Attendant Care Coverage	Revised Basic Coverage Amounts	OPTION I Increase Non-Catastrophic Only	OPTION II Increase Catastrophic Only	OPTION III Increase Both
Non-Catastrophic	\$65,000 (was \$86,000) 5 Year Time Limit	Increase to \$130,000 5 Year Time Limit only \$19/yr	No change	Increase Non-Catastrophic to \$1 million with no time limit & increase Catastrophic to \$2 million
Catastrophic	\$1 million (was \$2 million)	No change	Increase to \$2 million No Time Limit only \$15/yr	only \$75/yr
Most Comprehensive Coverage Options		OPTION I + OPTION II Increase Non-Cat. to \$130,000 & increase Cat. to \$2 million only \$49/yr		
			OPTION II + OPTION III Increase Non-Cat. to \$1 million & increase Cat. to \$3 million only \$100/yr	

The amounts indicated above are for illustrative purposes only. Please speak to your insurance broker for details regarding your specific options and fees.