

ONTARIO AUTO REFORM BUY BACK
Optional Accident Benefits Confirmation Form – Effective June 1, 2016

Name:

Renewal Date:

Policy #:

- **Standard Benefits are the same for every insurance company and are included in your current auto policy.**
- **What if I do nothing? If you decline each of the Optional Benefits as outlined below, your policy will be issued based on the Standard Benefits provided in the Ontario Automobile Policy.**
- **What if I want to purchase any Optional Benefits? Please indicate below and these Optional Benefits will be quoted.**
~ mark the Optional Benefits you would like quoted
~ date and sign below where indicated and return this form to us by mail, fax or email.

Date: _____

Signature: _____

Increased Medical, Rehabilitation and Attendant Care – the standard benefit pays up to \$65,000 for medical, rehabilitation and attendant care expenses for non-catastrophic injuries. If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medical, rehabilitation and attendant care expenses.

Option A - You can purchase optional medical, rehabilitation and attendant care benefits for non-catastrophic injuries to \$130,000.

Option B - You can purchase optional benefits for catastrophic injuries to \$2,000,000

Option C - You can increase the medical, rehabilitation and attendant care benefits to \$1,000,000 for non-catastrophic injuries and \$2,000,000 for catastrophic injuries.

Combined Options: A & C or B & C

Please mark your choice below:

- | | | | |
|--|--|---|---|
| <input type="checkbox"/> Standard Included | <input type="checkbox"/> Option A - Increase to \$130,000 for Non- Catastrophic | <input type="checkbox"/> Option B - Increase to \$2,000,000 for Catastrophic | <input type="checkbox"/> Option C - Increase for non-catastrophic \$1,000,000 and \$2,000,000 for catastrophic |
| | <input type="checkbox"/> Option A & C | <input type="checkbox"/> Option B & C - total eligible benefit amount for catastrophic injuries at \$3,000,000 | |

Caregiver, Housekeeping and Home Maintenance Expenses – The standard caregiver, housekeeping and home maintenance expenses benefit is available only for a person who is catastrophically impaired. You can purchase an optional benefit to provide this coverage for all impairments.

Please mark your choice: Standard Included Extended benefit to cover serious and minor injuries (as well as catastrophic)

Increased Income Replacement – The standard level of income replacement provided in the policy (\$400 per week maximum) can be increased by purchasing optional coverage so that the weekly limit is up to \$600, \$800 or \$1,000. All income replacement benefits are based on 70% of your gross weekly income.

- | | | | |
|--|--------------------------------|--------------------------------|----------------------------------|
| <input type="checkbox"/> \$400 Standard Included | <input type="checkbox"/> \$600 | <input type="checkbox"/> \$800 | <input type="checkbox"/> \$1,000 |
|--|--------------------------------|--------------------------------|----------------------------------|

What Income Replacement Benefit (IRB) is best for you?

Is your income close to or greater than? Consider an Income Replacement at this level

\$30,000 per year

\$600 per week

\$45,000 per year

\$800 per week

\$60,000 per year

\$1,000 per week

Dependant Care - There is no standard dependant care benefit for persons who are employed and care for dependants. You can purchase an optional benefit to receive additional weekly dependant care expenses for \$75 per week for the first dependant, and \$25 per week for each additional dependant, up to \$150 per week.

Please mark your choice: None Optional Dependant Care Coverage

Increased Death and Funeral - The standard level of death benefit paid to surviving spouse and dependant of a person who is killed (\$25,000 to surviving spouse; \$10,000 to the surviving dependant) can be doubled by purchasing this optional coverage. This coverage also increases the standard funeral expense benefit from \$6,000 to \$8,000.

- | | |
|--|---|
| <input type="checkbox"/> Standard Included | <input type="checkbox"/> Optional Death and Funeral Benefit \$50,000 to spouse / \$20,000 to each dependant / \$8,000 for funeral |
|--|---|

Indexation Benefit – This optional coverage will ensure that certain weekly benefit payments and monetary limits will increase on an annual basis to reflect changes in the cost of living.

Please mark your choice: No Yes

Added Coverage to Offset Tort Deductible – OPCF 48 – This endorsement will provide a buy down on the deductible currently imposed by the Insurance Act on any settlements you should be awarded for pain and suffering following an automobile accident.

Please mark your choice: No Yes