



## ONTARIO AUTOMOBILE OPTIONAL ACCIDENT BENEFITS CONFIRMATION FORM

**Please have this form completed, signed by the insured and submit to the company when optional benefits have been requested as a policy cannot be issued without presenting all options to the consumer.**

<b>Named Insured</b>		<b>Policy# (s)</b>	
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**Income Replacement** Standard Benefit - \$400  \$600  \$800  \$1000

This standard level of income replacement provided in the policy (\$400 per week maximum) can be increased by purchasing optional coverage. All income replacement benefits are based on 70% of your gross weekly income.

**Medical, Rehabilitation and Attendant Care**

Non Catastrophic:

Standard Benefit     Med./Rehab & Attendant Care \$130,000     Med./Rehab and Attendant Care \$1,000,000

The standard benefit pays up to \$65,000 for medical and rehabilitation and attendant care expenses, within a 5 year time limit, except in cases involving children (those under 18 at the time of the accident) where claims can be made until the claimant's 28<sup>th</sup> birthday.

Catastrophic:     Standard Benefit     Optional Benefit \$1,000,000

If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medical and rehabilitation expenses and for attendant care expenses. A policy holder is able to purchase \$1,000,000 additional Optional Benefit

**Caregiver, Housekeeping and Home Maintenance Expenses**     Standard Benefit     All Impairments

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

**Dependent Care**     None     Optional Benefit

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

**Death and Funeral Benefit**     Standard Benefit     Increased Optional Benefit

The standard level of death benefits paid to the spouse and surviving dependant of a person who is killed (\$25,000 to surviving spouse, \$10,000 to 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. **Additional benefit is \$97**

**Indexation Benefit**     None     Optional 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.

**Coverage to Offset Tort Deductible - OPCF 48**     None     Include Offset Deductible Option

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 an automobile accident.

**Acknowledgement Statement**

I understand that my selections for these coverage's will affect the potential amount I can receive toward settlement should I be injured in an automobile accident. I warrant that the broker has fully explained the coverage and options outlined above, and request the broker places automobile coverage on my behalf with the coverage limits and options as selected above.

Date \_\_\_\_\_

\_\_\_\_\_ **Signature**