

# STATUTORY ACCIDENT BENEFITS SCHEDULE SUMMARY<sup>®</sup>

(for accidents on or after June 1, 2016 \*)

TYPE OF BENEFIT	SABS SECTION	MINOR INJURY GUIDELINE	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
<b>Medical and Rehabilitation Benefits</b>	14, 15 & 16, 18, 20	\$3,500 maximum - can be increased to \$65,000 if there is compelling evidence that a pre-existing medical condition will prevent the insured person from achieving maximal recovery with access to only \$3,500	\$65,000 maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$1,000,000 maximum - available for life (but see combined limit)
<b>Attendant Care</b>	19	Not Available	\$3,000 per month maximum - available for 5 years or until age 28 for minors (but see combined limit)	\$6,000 per month maximum - available for life (but see combined limit)
<b>Combined Med/Rehab and Attendant Care Limit - NEW</b>	20	<b>Not Available</b>	<b>\$65,000 combined total limit of the med/rehab and attendant care benefits (available for 5 years or until age 28 for minors)</b>	<b>\$1,000,000 combined total limit of the med/rehab and attendant care benefits (available for life)</b>
<b>Assessments, Examinations and Preparing Reports</b>	18 (5)	All fees and expenses for conducting assessments, examinations and preparing reports are to be paid out of medical and rehabilitation benefits and, where applicable, attendant care limits (excluding insurer examinations and accounting reports for income replacement benefits and excluding CAT assessments as set out in jurisprudence see <i>Henderson v. Wawanesa</i> - FSCO A-14-001758)		
<b>Maximum Cost of Assessments and Examinations and Disallowing Future Care Reports</b>	25 (5)	Absolute cap of \$2,000 for fees and expenses associated with any assessment or examination, including the cost of preparing reports (and including insurer examinations), along with a prohibition on an insurer paying for a future care or similar plan		
<b>In-Home Assessments and Examinations</b>	25 (2)	Not Available	Available	Available
<b>Case Manager Services</b>	17	Not Available	Not Available	Available (paid out of med/rehab limits)
<b>Transportation</b>	3 (1)	Only for the portion of any distances over 50 kms		Yes
<b>Housekeeping and Home Maintenance</b>	23	Not Available		Maximum of \$100 per week - available for life
<b>Lost Educational Expenses</b>	21	Up to \$15,000 payable to those enrolled in school who are unable to continue with their program		
<b>Visitor Expenses</b>	22	Available to certain immediate family members - available for 2 years post accident		Available to certain immediate family members - available for life
<b>Damage to Clothing</b>	24	Reimbursement for damage to clothing, medical and dental devices lost or damaged in the accident (no limit)		
<b>Death Benefits</b>	26	If fatality, \$25,000 to spouse, \$10,000 to supported former spouse and \$10,000 per dependant (or more if no spouse)		
<b>Funeral Benefits</b>	27	Paid up to a \$6,000 maximum in cases of fatality		
<b>Income Replacement Benefits</b>	4, 5, 6 & 7	If unable to return to work, paid at 70% of gross income to a maximum of \$400 per week (not payable for first week and qualifying test changes at two year anniversary)		
<b>Non-Earner Benefits</b>	12	If completely unable to carry on a normal life, paid at \$185 per week for maximum of 2 years (and not available for first 4 weeks)		
<b>Caregiver Benefits</b>	13	Not Available		If substantially unable to engage in caregiving activities, available at \$250 per week for "incurred" care in relation to the first person in need of care plus \$50 per week for all other persons in need of care (available only after the 2 year anniversary if the person suffers a "complete inability to carry on a normal life")

\* Always check if Optional Benefits are available as optional benefits will increase the benefits available and for pre June 1, 2017 accidents check for access to an insurance policy that has not yet been renewed as then old insurance policy limits would apply.

**THOMSON ROGERS**

PERSONAL INJURY LAWYERS

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