

## WHAT COVERAGES MEAN

**Third Party Liability:** Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and the cost of settling claims.

**Uninsured Auto:** Provides coverage if you or other persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified, uninsured motorist, subject to a \$300 deductible.

**Direct Compensation-Property Damage (DC-PD):** Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident. There may be a deductible amount, and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

**Specified Perils:** Covers the described automobile against loss or damage caused by certain specified perils. They are: fire; theft or attempted theft; lightning, windstorm, hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in, or upon which, the described automobile is being transported.

**Collision or Upset:** Covers damage when a described automobile is involved in a collision with another object or tips over.

**Comprehensive:** Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specific Perils, falling or flying objects, missiles and vandalism.

**All Perils:** Combines the Collision or Upset and Comprehensive coverages.

**Medical and Rehabilitation Benefit:** Covers the cost of reasonable and necessary medical and rehabilitation expenses (e.g., physiotherapy, prescriptions) that are not covered by OHIP or your disability insurance plan.



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**Attendant Care Benefit:** Pays for an aide or attendant to look after you if you have been seriously injured in an accident.

**Catastrophic Injury:** If you suffer an injury in an accident, you can apply for a determination of whether your injury qualifies as "catastrophic" (e.g. loss of a limb, paraplegia). If the injury qualifies as "catastrophic" you are eligible for an increased level of benefits.

**Caregiver Benefit:** If you are providing full-time care to dependants and can no longer provide that care as the result of an auto accident, you may be eligible for caregiver benefits to reimburse you for your expenses to hire someone to care for your dependants.

**Housekeeping and Home Maintenance Expenses:** If you are unable to perform your usual duties due to your injuries, this benefit pays for reasonable and necessary additional expenses for someone to complete your usual duties.

**Income Replacement Benefit:** If you cannot work as a result of an auto accident you may be eligible for basic weekly income replacement benefits of up to \$400. This benefit commences after one week.

**Dependant Care Benefit:** Pays for additional expenses incurred to care for your dependants if you are employed and are injured in an auto accident.

**Death and Funeral Benefit:** If you die as a result of an auto accident, the death benefit provides a lump sum payout to your spouse and your dependants. The funeral benefit provides a lump sum payout to cover the cost of your funeral expenses.

**Indexation Benefit:** The automatic adjustment of the income replacement benefit, non-earner benefit, attendant care benefit or medical and rehabilitation benefit according to the Consumer Price Index for Canada, to compensate for inflation.

**Tort Deductible:** The amount that is deducted from a settlement or court award for pain and suffering.

**OPCF 44R:** Covers you for the difference between the at-fault driver's Third Party Liability limit and your own Third Party Liability limit if someone with less liability coverage than you injures you in an accident.

