



CAMPBELL, ROY & ELDRIDGE
INSURANCE SERVICES INC.

2010 ONTARIO AUTO REGULATIONS ACCIDENT BENEFITS SUMMARY

While legislative changes are effective September 1, 2010, all new policies and renewals issued on or after September 1, 2010 will reflect the new "standard" limits and coverage unless upgrade coverage is requested by the policy holder to a licenced broker at CRE Insurance Services.

➔ **YOU HAVE A CHOICE TO MAKE:** To buy back, enhance or upgrade coverage above the "standard" limits afforded by the basic policy, **the enclosed Accident Benefits Coverage Confirmation Form MUST be completed, signed and returned to our office.**

	STANDARD AB (Before September 2010)	STANDARD AB (Effective September 2010)	➔ BUY BACK OPTIONS	➔ ENHANCEMENT OPTIONS (upgrades)			
Income Replacement	80% net earning up to \$400/week	70% gross earning up to \$400/week		70% gross earning up to \$600, \$800, \$1,000/week			
Caregiver	\$250/week first dependant plus \$50/week additional	\$0 (Catastrophic impairment only)	\$250/week first dependant plus \$50/week additional				
Housekeeping & Home Maintenance	Up to \$100/week	\$0 (Catastrophic impairment only)	Up to \$100/week				
Dependant Care	\$0	\$0	\$0	\$75/week first dependant plus \$25/week additional			
Medical & Rehabilitation Benefit	Non-Cat \$100,000 Catastrophic \$1,000,000	Minor injury \$3,500 Non-Cat \$50,000 Catastrophic \$1,000,000	Minor injury \$3,500 Non-Cat \$100,000 Catastrophic \$1,000,000	Minor injury \$3,500 Non-Cat \$1,100,000 Catastrophic \$2,000,000			
Attendant Care	Non-Cat \$72,000 (\$3,000/m) Catastrophic \$1,000,000	Minor injury \$0 Non-Cat \$36,000 (\$3,000/m) Catastrophic \$1,000,000	Minor injury \$0 Non-Cat \$72,000 (\$3,000/m) Catastrophic \$1,000,000	Minor injury \$0 Non-Cat \$1,072,000 Catastrophic \$2,000,000			
Death/Funeral	\$25,000 Spouse \$10,000 Dependants	\$6,000 Funeral	\$25,000 Spouse \$10,000 Dependants	\$6,000 Funeral	N/A	\$50,000 Spouse \$20,000 Dependants	\$8,000 Funeral
Indexation	None	None	None	None	Optional		

TRANSITION FOR POLICIES IN FORCE ON SEPTEMBER 1ST, 2010:

- All Buy Back Options are "read in" until expiry of the current policy
- Options previously purchased continue.

➤ For more information or to review your policy, call CRE today at 905 940-1000



On your side.

Your best insurance is an insurance broker