

STANDARD AUTO INSURANCE POLICY

In Ontario, the Insurance Act determines the standard coverage that consumers must purchase. As a result of the reforms, some of the features under the Standard Auto Insurance Policy have changed.

Beginning September 1, 2010, if you are either buying a new auto insurance policy or renewing an existing one, you will have more options to purchase a level of coverage that is right for you.

All auto insurance policies will continue to include the following:

- Third-Party Liability
- Uninsured Auto coverage
- Direct Compensation-Property Damage
- Statutory Accident Benefits

In addition, if you previously purchased Collision and/or Comprehensive coverage, it will still be included in your policy. All other endorsements, such as car rental, claims protection etc., will also still be included if you already have them.



Still Have Questions?

For more information on your coverage choices, contact your CRE insurance account manager. Their business card is enclosed.



CAMPBELL, ROY & ELDRIDGE
INSURANCE SERVICES INC.

Campbell, Roy & Eldridge Insurance Services Inc.
500 Hood Road, Suite #320
Markham, ON L3R 9Z3
Phone: 905-940-1000
Fax: 905-940-2200

www.creins.ca

For more general information about changes to auto insurance in Ontario, contact:

Insurance Bureau of Canada
Consumer Information Centre
Telephone: 416-362-9528
Toll-free: 1-800-387-2880
www.ibc.ca

Financial Services Commission
of Ontario
Toll-Free: 1-800-668-0128
TTY 416-590-7108
1-800-387-0584
www.fsco.gov.on.ca

PROVIDING MORE CHOICE TO CONSUMERS

*What you need to know about
changes to auto insurance
in Ontario*



The Ontario government is introducing significant reforms to the auto insurance system. In order to provide you, the consumer, more choice over the coverages and price you pay for insurance.

These additional accident benefit choices will allow you to customize your policy to suit your needs.



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Beginning September 1, 2010, if you are buying a new policy or renewing an existing one, you have the following options with respect to Statutory Accident Benefits*:

Coverage	Coverage under your existing auto insurance policy	Coverage under New Standard Auto Insurance Policy	Options available to increase your benefits
Medical, Rehabilitation and Attendant Care benefits (for non-catastrophic injuries)	\$100,000 for medical and rehabilitation benefits; \$72,000 for attendant care benefits	\$50,000 for medical and rehabilitation benefits, including assessment costs; \$36,000 for attendant care benefits (\$3,000/month); minor injury cap \$3,500	\$1,100,000 for medical and rehabilitation benefits, including assessment costs; \$1,072,000 for attendant care benefits; minor injury cap \$3,500
Medical, Rehabilitation and Attendant Care benefits (for catastrophic injuries)	\$1,000,000 for medical and rehabilitation benefits; \$1,000,000 for attendant care benefits	\$1,000,000 for medical and rehabilitation benefits, including assessment costs; \$1,000,000 for attendant care benefits	An additional \$1,000,000 for medical, rehabilitation and attendant care benefits including assessment costs
Caregiver benefit	Up to \$250 per week for the first dependant plus \$50 per week for each additional dependant; available for all injuries	Up to \$250 per week for the first dependant plus \$50 per week for each additional dependant; available only for catastrophic injuries	
Housekeeping and Home Maintenance Expenses	Up to \$100 per week, available for all injuries	Up to \$100 per week, available only for catastrophic injuries	
Income Replacement benefit	80 per cent of net income up to \$400 per week	70 per cent of gross income up to \$400 per week	Weekly limit can be increased to \$600, \$800, or \$1000 per week
Dependant Care benefit	Not provided	Not provided	Up to \$75 per week for the first dependant and \$25 per week for each additional dependant, to a maximum of \$150 per week
Death and Funeral benefits	\$25,000 lump sum for eligible spouses; \$10,000 lump sum for each dependant; maximum \$6,000 funeral benefits	\$25,000 lump sum for eligible spouses; \$10,000 lump sum for each dependant; maximum \$6,000 funeral benefits	\$50,000 lump sum for eligible spouses; \$20,000 lump sum for each dependant; maximum \$8,000 funeral benefits
Indexation benefit (applicable to income replacement benefit, non-earner benefit, attendant care benefit or medical and rehabilitation benefit)	Not provided	Not provided	Annual adjustment according to the Consumer Price Index for Canada

*Statutory Accident Benefits are benefits you receive if you are injured in an auto accident, regardless of who is at fault. Most of the new reforms affect these benefits.

You also have choices to customize your deductibles "the portion of a loss that you are required to pay."

- **Tort deductible** - you have the option to reduce the deductible associated with court awarded compensation for pain and suffering to \$20,000 from \$30,000 and for Family Law Act claims to \$10,000 from \$15,000.
- **Direct Compensation Property Damage Coverage** - you have the option of taking a deductible or not to repair your vehicle when you are not at fault. Applying a deductible will serve to reduce your rates.

What Else Is New?

The government's reforms lay the foundation for an auto insurance system with greater price stability, and more protection for you, the consumer. Other key changes include:

- Many injuries received in an auto accident are minor. If you have a minor injury due to an auto accident, your medical and rehabilitation accident benefits are limited to \$3,500 regardless of the coverage level you have selected.
- Accidents where you are 25 per cent or less at-fault will no longer affect your premium.
- The deductible that is applied to court awards for fatal accidents has been eliminated.
- A new requirement that insurance companies send out benefit statements to their claimants, advising how much has been paid to date, and the additional amounts remaining for medical, rehabilitation and attendant care benefits.
- If your auto has been damaged or written off after an accident and you don't agree with the value you have been offered or your degree of fault for the accident, you can choose the appraisal process outlined in the Ontario Auto Policy to settle the dispute and the insurer must agree to participate.
- Coverage is extended to rented autos with a Gross Vehicle Weight Rating (GVWR) of more than 4,500 kilograms, if for personal use and rented for up to 7 days.
- Prohibiting use of credit scores in giving quotations for your auto insurance rates.