

Subject: Important changes to your auto insurance accident benefits

Starting July 1, 2026, Ontario is making auto insurance more flexible. Some accident benefits that were previously included in every auto insurance policy will become optional, giving you more choice to select coverage that fits your needs.

Medical, rehabilitation, and attendant care benefits remain mandatory

Standard medical, rehabilitation and attendant care benefits will continue to be included in all auto insurance policies. These benefits are available regardless of who caused the accident. They cover medical expenses, therapy, and personal care assistance for injuries from an accident including doctor visits, physiotherapy, and help with daily activities like bathing and dressing.

The following auto insurance accident benefits will become optional:

- **Income replacement:** Helps replace income you or another covered person may lose because of an auto accident.
- **Non-earner:** If you or another covered person is a student or unemployed and an auto accident keeps you from leading a normal life, this benefit can provide financial support while you recover.
- **Caregiver benefits:** Helps cover caregiving expenses if you or another covered person is injured in an auto accident and can no longer provide care for a household member, such as a child or aging parent, who needs it.
- **Lost educational expenses:** If an auto accident keeps you or another covered person from attending school or an education program, this benefit can help cover the costs you have lost.
- **Expenses of visitors:** Helps cover reasonable and necessary expenses of visitors, such as a sibling or parents, if you or another covered person is injured in an auto accident.

- **Housekeeping and home maintenance:** Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before an auto accident.
- **Damage to personal items:** Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.
- **Death benefits:** Compensates some family members if you or another covered person die due to an auto accident.
- **Funeral benefits:** Helps cover some funeral costs if you or another covered person die due to an auto accident.

Your policy renews automatically — review optional benefits beforehand

Your policy will renew automatically with your current coverage and limits, unless you agree with your insurer in writing to decline certain benefits or make changes to them. Before making changes, check if your personal or work benefits already provide similar coverage.

Who is covered?

Although your current policy will renew with the same coverage and limits, who is covered under your policy for these nine newly optional accident benefits **will change on July 1, 2026, regardless of renewal effective date.**

Optional accident benefits will only apply to:

- The named insured
- The spouse of the named insured
- Dependants of the named insured and of the named insured's spouse
- Persons specified in the policy as drivers of the automobile

We are here to help you understand your options and make the best choices for your situation. If you have any questions or want to discuss your benefits, please contact your insurer, agent, or broker.

Disclaimer

The descriptions of the statutory accident benefits in this document is a summary of the statutory accident benefits in Ontario Regulation 34/10 (the "SABS"). Do not rely on this summary alone. For full details, refer to the SABS or speak with your insurer, agent, or broker.