

## Optional accident benefits

Optional benefit	What it covers	Coverage limits
Income replacement	Helps replace income you lose because of an auto accident.	Up to \$400 or \$600 or \$800 or \$1,000 per week
Non-earner	If you're a student or unemployed and an accident keeps you from leading a normal life, this can provide financial support while you recover.	\$185 per week
Caregiver benefits	Covers caregiving expenses if you or another covered person is injured and can no longer provide care to a dependent household member, such as a child or a person who requires care due to a physical or mental incapacity.	\$250 per week first dependant, \$50 per week each additional dependant.
Lost educational expenses	If a car accident keeps you from attending school or an education program, this benefit helps cover the costs you've lost.	\$15,000
Expenses of visitors	Covers reasonable and necessary expenses of visitors if you or another covered person is injured in an accident.	As Stated in <a href="#">Section 22 of O. Reg. 34/10</a>
Housekeeping & home maintenance	Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before the accident.	Up to \$100 per week
Damage to personal items	Covers the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that were damaged in the accident.	As Stated in <a href="#">Section 24 of O. Reg. 34/10</a>

Death benefits	Compensates certain family members if you or a covered person dies due to an auto accident.	<a href="#">O. Reg. 34/10, s. 26(2)1</a> - \$25,000 or \$50,000. <a href="#">O. Reg. 34/10, s. 26(2)2</a> - \$10,000 or \$20,000.
Funeral benefits	Helps cover some funeral costs if you or a covered person dies due to an auto accident.	\$6,000 or \$8,000
Supplementary medical, rehabilitation and attendant care benefits	Help cover expenses for medical benefits beyond the standard limits.	\$130,000 or \$1,000,000
Dependant care benefits	Helps cover reasonable and necessary costs associated with caring for dependants such as a child, or spouse or aging parent.	\$75 per week first dependant, \$25 per week each additional dependant, maximum limit \$150 per week.
Indexation benefits	Helps ensure certain weekly benefit payments are adjusted to reflect the cost of living changes each year.	As Stated in <a href="#">Section 4 of Policy</a>