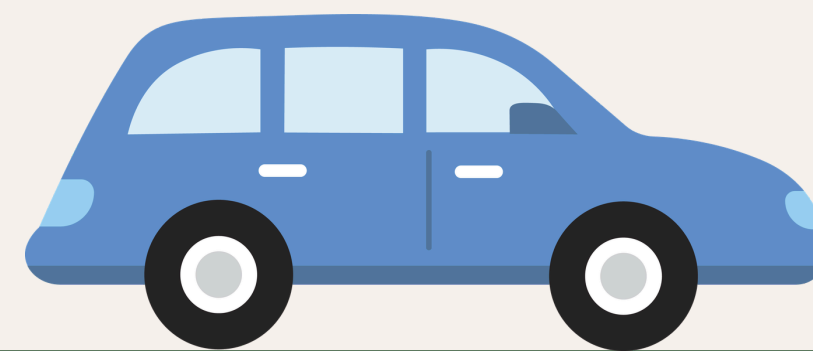


# SELF-ASSESSMENT CHECKLIST FOR OPTIONAL ACCIDENT BENEFITS ON YOUR CAR INSURANCE



## STARTING JULY 1ST, 2026...

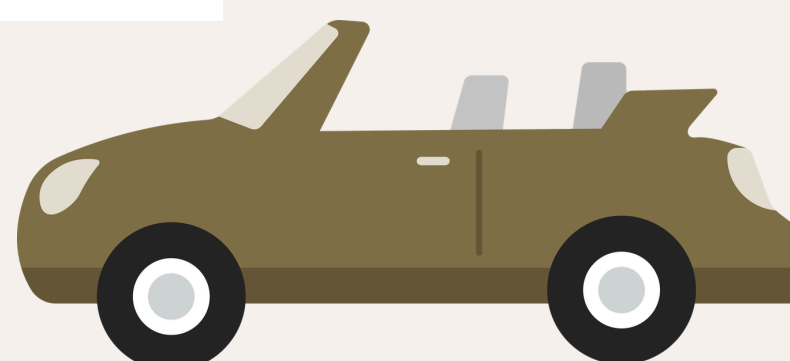
Ontario is changing auto insurance to give you more flexibility and control over your coverage. To learn more about the changes to optional accident benefits, what each benefit includes and who is covered visit our website for our fact sheet.

This checklist can help you decide which optional benefits may be right for you or others covered under your policy. You may be able to add or remove these benefits based on your needs.

## BEFORE YOU BEGIN :

If you have a private or workplace benefits plan or are covered by WSIB, you may already have coverage for some of the following benefits. Before choosing the optional benefits on your auto insurance policy, review your existing workplace or private plan to ensure that you have appropriate coverage.

If you are an employer, consider that you are making the decision on behalf of your drivers who may currently be relying on auto accident benefits as a primary form of disability insurance when driving. In reducing accident benefits for your drivers, your company could attract liability in doing so.



## HOW TO USE THIS CHECKLIST :

- ✓ Read each set of questions carefully
- ✓ Tick the box if your answer is “yes” for you or others covered under your policy. Leave it blank if your answer is “no”
- ✓ If you check one or more boxes in a section, the benefit described may be worth considering
- ✓ Speak to your Account Manager to review your coverage and learn more about your options

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## 1. INCOME REPLACEMENT BENEFIT

- ☐ Do you rely on your employment income to support yourself or others?
- ☐ If you were injured, would you not have access to disability benefits through your employer benefits STD/LTD, WSIB or private disability insurance?

What it covers: Helps replace income you or another covered person may lose because of an auto accident.

## 2. NON-EARNER BENEFIT

- ☐ Are you a student, unemployed, or retired?
- ☐ Would an injury affect your ability to live independently or pursue education?

What it covers: 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.

## 3. CAREGIVER BENEFIT

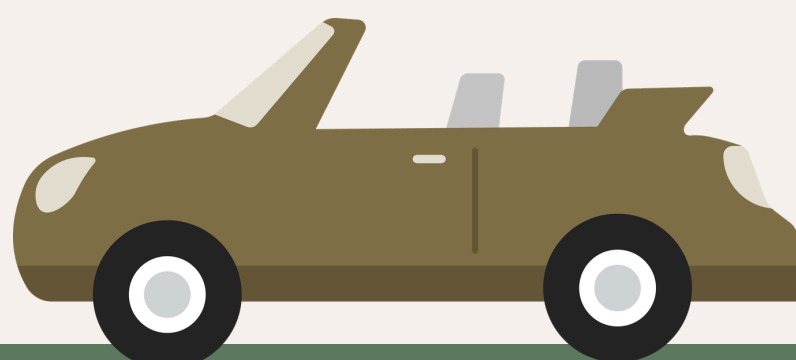
- ☐ Are you the primary caregiver for children, aging parents, or disabled family members?
- ☐ Are you a single parent?

What it covers: 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.

## 4. LOST EDUCATIONAL EXPENSES

- ☐ Are you a full- or part-time student?

What it covers: Helps replace income you or another covered person may lose because of an auto accident.



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## 5. EXPENSES OF VISITORS BENEFIT

- ☐ Do your family members live far away?
- ☐ Would your family need to visit you if you were seriously injured?

What it covers: 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.

## 6. HOUSEKEEPING AND HOME

- ☐ Would you need to hire someone to take over housekeeping duties if you were injured?

What it covers: 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.

## 7. DAMAGE TO PERSONAL ITEMS

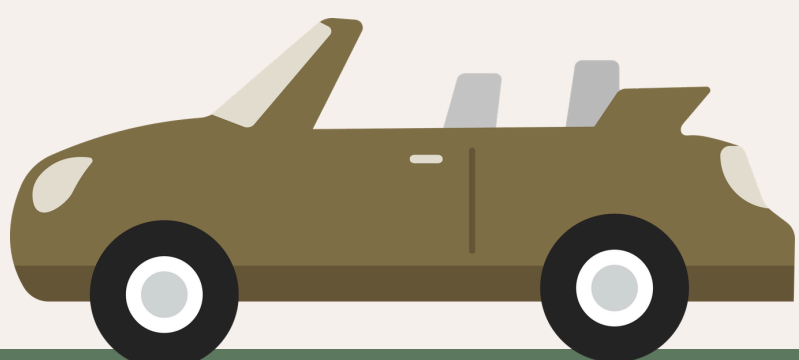
- ☐ Do you regularly carry valuable items such as glasses, hearing aids, or mobility devices?
- ☐ Would replacing these items be costly if damaged in an accident?

What it covers: Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.

## 8. DEATH BENEFIT

- ☐ Would your family need financial support to cover ongoing expenses if you passed away in an auto accident?
- ☐ Do you lack life insurance or other coverage for funeral expenses?

What it covers: Helps replace income you or another covered person may lose because of an auto accident.



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## 9. FUNERAL BENEFIT

☐ Would your family struggle to cover funeral or burial expenses?

What it covers: Helps cover some funeral costs if you or another covered person die due to an auto accident.

## 10. SUPPLEMENTARY MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFITS

☐ Do you think the standard coverage for medical, rehabilitation or attendant care may not be enough to meet your needs? Standard is \$65,000 except \$1,000,000 for catastrophic injury...generally NOT enough. Consider \$1,000,000 non-catastrophic and \$2,000,000 for catastrophic injury.

☐ Do you have a high-risk lifestyle, underlying health conditions, or limited access to care through other plans?

What it covers: Helps cover expenses for medical benefits beyond the standard limits.

## 11. DEPENDANT CARE BENEFIT

☐ Do you have children or dependants who rely on you for daily care?

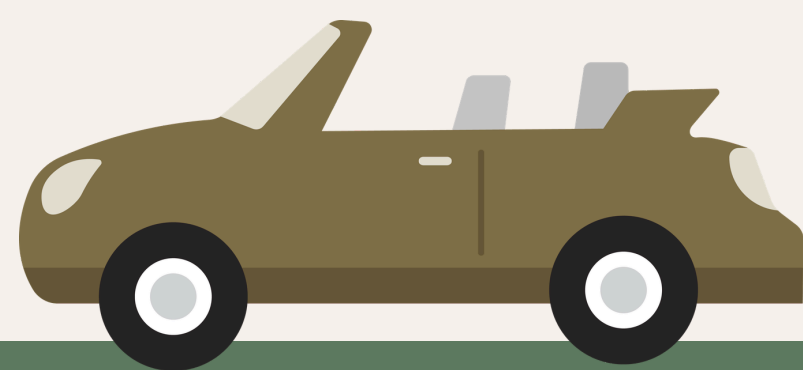
☐ Would an injury prevent you from working and caring for your dependants at the same time?

What it covers: Helps replace income you or another covered person may lose because of an auto accident.

## 12. INDEXATION BENEFIT

☐ Are you concerned about the cost of living reducing the value of your benefits over time?

What it covers: Helps to ensure that certain weekly payments and monetary limits are adjusted annually to reflect changes in the cost of living.



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