

Summary of Important Changes to Your Policy

YOU NOW HAVE MORE CHOICE

Recent reforms introduced by the Ontario government will give you more choice over the coverages and price you pay for auto insurance. The new changes to Ontario's Auto Insurance Policy will provide you with more options that allow you to customize your policy to suit your needs.

New Auto Policy coverage – effective as of your renewal date and included in the attached renewal.	New options now available – If you want to increase your benefits, here are some of your new options.
<ul style="list-style-type: none"> Medical & Rehabilitation expenses to a limit of \$50,000 for non-catastrophic injuries. <p><i>This type of coverage is in your expiring policy but the limit has been reduced from \$100,000 to \$50,000 in your renewal policy.</i></p>	<ul style="list-style-type: none"> You have the option to increase the limit to \$100,000 for non-catastrophic injuries.
<ul style="list-style-type: none"> Attendant Care expenses to a limit of \$36,000 for non-catastrophic injuries. <p><i>This type of coverage is in your expiring policy but the limit has been reduced from \$72,000 to \$36,000 in your renewal policy.</i></p>	<ul style="list-style-type: none"> You have the option to increase the limit to \$72,000 for non-catastrophic injuries.
<ul style="list-style-type: none"> Caregiver, Housekeeping & Home Maintenance expenses only available for catastrophic injuries. <p><i>This type of coverage is in your expiring policy for both catastrophic and non-catastrophic injuries. It is not in your renewal policy for non-catastrophic injuries.</i></p>	<ul style="list-style-type: none"> You have the option to purchase this coverage for non-catastrophic injuries.
<ul style="list-style-type: none"> Deductible of \$30,000 when suing for pain and suffering. <p><i>This continues to be the standard deductible provided for by law.</i></p>	<ul style="list-style-type: none"> You have the option to reduce the deductible to \$20,000.

For more information on the new choices, or to modify these coverages, contact your insurance representative.

Other Optional Accident Benefits Coverages

If you have previously purchased the following optional features, they have not changed in your renewal:

- An additional \$1,000,000 for Medical, Rehabilitation and Attendant Care expenses
- \$600, \$800 or \$1,000 maximum per week to cover lost income
- \$50,000 for the loss of a spouse; \$20,000 for the loss of each dependant; \$8,000 for funeral expenses
- Dependant Care expenses to a limit of \$150 per week
- Annual indexation of your benefits to inflation

If you have not previously purchased these optional features, you may wish to do so.

Other Features of the Policy

The following coverages are included in your expiring policy and they are not changed in your renewal:

- Direct Compensation-Property Damage
- Third Party Liability

If the following coverages are included in your expiring policy, they will not change in your renewal policy:

- Collision or Upset
- Comprehensive
- Specified Perils
- All Perils

Injured in a Motor Vehicle Accident?

- A number of rules governing accident benefit claims change September 1, 2010. For updates on these changes, please contact your insurance company.
- 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.

If you would like to make changes to any of your coverages, or purchase additional coverages, contact your insurance representative.

For more information on your coverage choices, or to modify your policy, contact your insurance representative as shown on the enclosed insurance renewal certificate.

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

 **IBC** | Insurance Bureau
of Canada
Consumer Information Centre
www.ibc.ca
Telephone (416) 362-9528
Toll-free 1-800-387-2880



Financial Services Commission of Ontario
www.fsco.gov.on.ca
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