

Auto Reform 2026 Coverage



Standard

STANDARD COVERAGE	WHAT'S COVERED	EXAMPLE
Medical, rehabilitation and attendant care benefits	<p>The standard benefit combines Medical, Rehabilitation and Attendant Care and provides:</p> <ul style="list-style-type: none"> • \$3,500 for minor injuries • \$65,000 for non-catastrophic injuries • \$1,000,000 for catastrophic injuries 	<p>Medical and Rehabilitation covers expenses, such as physiotherapy & prescriptions and other costs that are not covered by OHIP.</p> <p>Attendant Care can cover an aide or attendant to look after you - either at home or in a health care facility.</p>

Optional

OPTIONAL COVERAGE	WHAT'S COVERED	EXAMPLE
Increased medical, rehabilitation and attendant care benefits	Helps cover expenses for medical benefits beyond the standard limits.	Provides coverage for insured expenses that exceed the standard limits on your auto policy.
Income replacement	Helps replace income you or another covered person may lose because of an auto accident.	This coverage provides 70% of your income, rather than relying on government programs like EI or workplace benefits, which may offer a lower payout or involve a lengthy application process and waiting period.
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.	This benefit could provide a small income even if you are a student or unemployed and have minimal expenses.
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.	This coverage may cover the cost of full time childcare or homecare for aging parents or dependants with a disability.
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.	This coverage may cover your lost tuition, book costs, or other related expenses.
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.	If your parents or children travel to visit you during recovery, their transportation and lodging costs may be covered.
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.	If you are injured and unable to maintain your home, expenses for a cleaning or maintenance service may be covered.
Damage to personal items	Helps cover the cost to repair or replace personal items damaged in an auto accident.	If your eyeglasses, clothing, hearing aids, etc. are damaged in a motor vehicle accident, these expenses may be covered.
Death benefits	Compensates some family members if you or another covered person die due to an auto accident.	This coverage will pay a lump sum to a spouse and dependent children if an insured person is killed in an auto accident.
Funeral benefits	Helps cover some funeral costs if you or another covered person die due to an auto accident.	This coverage will pay a lump sum to be used towards funeral expenses.
Dependant care benefits	Helps cover reasonable and necessary additional expenses incurred by persons who are employed and care for dependants such as a child, spouse, or aging parent.	May cover expenses incurred for evening and weekend care of an insured person's dependants.
Indexation benefits	Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.	Increases remaining balances for weekly benefits such as medical, rehab and attendant care as well as many of the optional benefits.