

TERMS TO UNDERSTAND

Accident Benefits

Accident Benefits refer to coverage that is paid when an insured is injured or killed in an automobile accident. This coverage is provided regardless of who was at-fault in the accident. (This category of benefits includes most of the coverage's discussed on this website.)

Assessment Costs

these are fees that are paid to health professionals to complete certificates, examinations and reports for the purpose of establishing eligibility for benefits.

Attendant Care Benefit

If you have been seriously injured in a car accident and require an aide or attendant to look after you – either at home or in a healthcare facility – this benefit is intended to cover the associated expense.

Caregiver, Housekeeping and Home Maintenance Benefit

If you are providing full-time care to dependants and can no longer do so as the result of a car accident, the caregiver benefit reimburses you for the expense of hiring someone to provide that care. If you are unable to perform your usual housekeeping or home maintenance duties, this corresponding benefits pay for someone to complete them.

Death and Funeral Benefit

If you die as a result of a car accident, this benefit provides a lump sum payment to your spouse and dependants, with an additional payment to cover funeral expenses.

Dependant Care Benefit

If you are employed and have dependants (i.e. people relying on you for financial support), this optional benefit is intended to pay additional expenses incurred for their care. These dependants may include, for example, your children or elderly persons in your care.

Income Replacement Benefit

This benefit replaces a portion of your income if you cannot work as the result of a car accident.

Indexation Benefit

this optional benefit provides for the automatic adjustment of Income Replacement, Medical and Rehabilitation, Attendant Care and other benefits, in response to the amount of inflation, determined according to the Consumer Price Index of Canada.

Medical and Rehabilitation Benefit

This benefit covers the cost of medical and rehabilitation expenses (e.g. physiotherapy, prescriptions, and many of the costs outlined in our Reality Check) that are not covered by OHIP or a disability insurance plan.

Non-Earner Benefit

If you are not employed and suffer a complete inability to carry on a normal life as a result of an injury from a car accident, non-earner accident benefits can be paid out for the first six months after your injury.