



New Optional Accident Benefits in Ontario

How to Choose?



As of July 1, 2026, several accident benefits will become optional. You will have the flexibility to tailor your coverage by adding or removing certain protections based on your needs and circumstances. This added flexibility allows you to manage your coverage in a simple and proactive way.

Choose the coverage that best suits your needs

Make an informed decision by asking yourself one simple question: *could this situation happen to me?* If so, this coverage may be worth considering.

Optional Coverages

✓ **Income Protection**

- Income replacement following an auto accident.
- Non-earner benefits for students or unemployed persons unable to maintain a normal life after an accident.

✓ **Protection for Your Family**

- Caregiver benefits: Helps cover caregiving expenses if you can no longer care for a dependant.
- Dependant care benefits: Helps cover expenses associated with caring for children or other dependants.

✓ **Education and Support**

- Helps cover lost school-related expenses (e.g., tuition, books, etc.).

✓ **Everyday Assistance**

- Housekeeping and home maintenance costs.
- Travel and accommodation expenses for visiting family members.

✓ **Personal Property**

- Repairing or replacement of damaged personal belongings (glasses, clothing, etc.).

✓ **Protection in the Event of Death**

- Death benefits: Lump-sum payment to eligible family members.
- Funeral benefits: Helps cover funeral expenses and related costs.

+ **Additional Protection**

- Supplementary medical, rehabilitation and attendant care benefits: Helps cover expenses exceeding standard limits.
- Indexation benefits: Adjusts certain benefits annually to reflect increases in the cost of living.

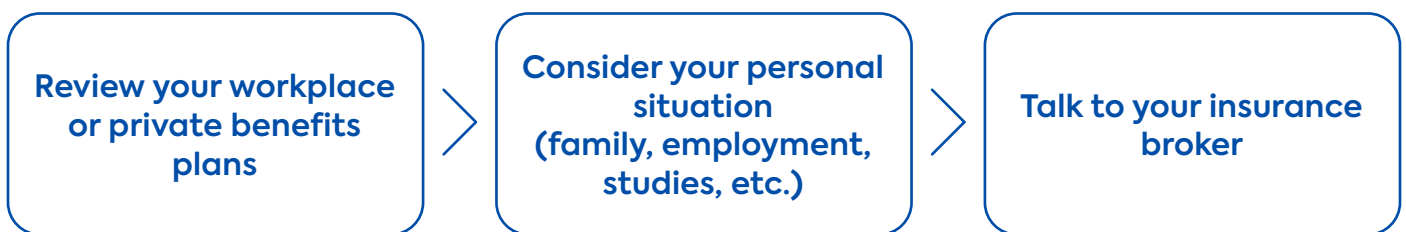
Important Reminders

Standard medical, rehabilitation and attendant care benefits remain mandatory

These coverages are optional

You must select them to be covered

Before making a decision, follow best practices:



Important →

This document is only a summary. The terms, conditions, exclusions, and limits of your insurance policy always prevail.