

What are Statutory Accident Benefits (SABs)?

Statutory Accident Benefits (SABs) can provide financial support if you are injured in an auto accident. These benefits can be available regardless of who caused the accident and can cover things like medical treatment, rehabilitation and income if you can't work because of your injuries.

Included/Mandatory Benefit	What it Covers *in Summary ONLY	Coverage Limits**
Medical, Rehabilitation and Attendant Care Benefits.	Pays for reasonable and necessary medical and rehabilitation expenses not covered by the government health plan. Also pays for reasonable and necessary expenses for aide, attendant or long term care facility help. Those who sustain minor injuries are not eligible for attendant care benefits.	Up to \$3,500 for minor injuries. Up to \$65,000 for non-catastrophic \$1 million (catastrophic) injuries.
Optional Benefit as of July 1, 2026	What it Covers *in Summary ONLY	Coverage Limits**
Income Replacement Benefit (IRB)	Helps replace income you or another covered person may lose because of an auto accident.	Up to \$400/600/800/1000 per week.
Non-earner Benefit	If you or another covered person is a student, unemployed, or does not qualify for IRB and an auto accident keeps you from leading a normal life, this benefit can provide financial support while you recover.	Up to \$185 per week.
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.	Up to \$250 per week for the first person in need, \$50/week for each additional person in need of care.
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.	Up to \$15,000
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.	No limit.
Housekeeping & 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.	Up to \$100 per week.
Damage to Personal Items	Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.	No limit.
Death Benefits (surviving spouse)	Compensates some family members if you or another covered person pass away due to an auto accident.	\$25,000 or \$50,000
Death Benefit (surviving & loss of each dependent)	Compensates some family members if you or another covered person pass away due to an auto accident.	\$10,000 or \$20,000
Funeral Benefits	Helps cover some funeral costs if you or another covered person pass away due to an auto accident.	Up to \$6,000 or \$8,000.
Optional Benefit	What it Covers *in Summary ONLY	Coverage Limits**
Supplementary Medical, Rehabilitation and Attendant Care Benefits	Helps cover expenses for medical benefits beyond the standard limits.	Up to \$100 per week.
Dependant Care Benefits	Helps cover reasonable and necessary additional expenses associated with caring for dependants such as a child, spouse, or aging parent.	\$75 for 1st dependant, \$25 for additional dependants. Overall limit of \$150/week.
Indexation Benefits	Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.	No limit.

***Disclaimer:** The descriptions of the statutory accident benefits in this document are a summary of the statutory accident benefits in Ontario Regulation 34/10 (the "SABS"). Do not rely on this summary alone. For full details, refer to the SABS or speak with your Advisor or Broker.

****The Coverage Limits listed are shown as available options. In the event of a loss, only those shown on the policy dec page will apply and they will remain subject to the terms and conditions of the policy.**

What is Changing?

Starting July 1, 2026, Ontario drivers will have more choice and control over their coverage. While certain essential benefits will remain mandatory, many others will be optional and can be selected or removed when purchasing or renewing your policy.

If you're an existing Member, your policy will renew **automatically** with the same coverage and limits, unless you agree with your insurer in writing to decline the benefits or make changes to them.

However, **who is covered under your policy for newly optional benefits will change on July 1, 2026, regardless of renewal effective date.** Before making changes, check if your personal or work benefits already provide similar coverage.

Members who are purchasing or renewing a policy on or after July 1, 2026, can choose which optional accident benefits they would like to purchase.

Why Would I Decline Optional Benefits?

Some Ontarians already pay for benefits through their employer or private insurance plans. With these changes, you will no longer have to pay for benefits that you already have elsewhere, or that you don't need. You can tailor your auto insurance policy for you, your household and/or business.

What do I need to do?

Your policy will renew automatically with your current coverages and limits.

If you wish to keep everything the same, then you do not have to contact your Advisor or Broker.

If you wish to remove any coverages, you must contact your Advisor or Broker in writing to decline any optional benefits. Before you make any changes, review our Self-Assessment Checklist and any work or personal/private benefit plans you may have.

Who is Covered?

Although existing policies will renew with the same coverage and limits, **who is covered under policies for newly optional accident benefits will change on July 1, 2026, regardless of renewal effective date.**

Optional accident benefits under your auto policy will only cover the following individuals:

- ▲ The named insured
- ▲ The spouse of the named insured
- ▲ Dependants of the named insured and of the named insured's spouse
- ▲ Persons specified in the policy as drivers of the automobile

What Steps Should I Take Next?

- ▲ Review your current coverage to understand what benefits you have in your auto insurance policy.
- ▲ Review coverage you may already have through your workplace, private benefits plan, or life and health insurance providers.
- ▲ Think about the needs of you, your household and/or business. Consider which benefits give you the right coverage.
- ▲ Complete the recommended Self-Assessment Checklist on our website.
- ▲ Speak to your Advisor or Broker to learn more about your options.
- ▲ Make informed decisions; choose the benefits that best fit you, your household and/or business.
- ▲ You can change your optional benefits at any time. Be sure to let us know if you start a new job or if there are changes in the dependents in your life.



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Auto Insurance

2026 Accident Benefit Changes