

# Summary of Accident Benefits

In the Province of Ontario, no matter who is at fault for a car accident, you may be entitled to collect certain benefits, called accident benefits.

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\*Not an exhaustive list of potentially available compensation.

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## Types of Accident Benefits



### Income Replacement Benefits (IRBs)

This benefit compensates for a lack or shortfall of income if one is unable to work, or work to the same extent, as a result of an impairment sustained in the accident.



### Non-Earner Benefits (NEBs)

This benefit provides compensation if one is entirely unable to carry on normal life and does not qualify for an income replacement or caregiver benefit. Typically applies when one is a student or senior or otherwise not working at the time of the accident.



### Caregiver Benefits (CGs)

Compensation for some expenses incurred when one cannot continue as the main caregiver for a household member who requires care. Typically applies to a stay-at-home parent with young children or one whose primary job is taking care of a family member with special needs.



### Medical Rehabilitation (Med Rehab)

This benefit pays for medical expenses incurred for rehabilitation where OHIP does not cover those modes of treatment. Typical examples are physiotherapy, massage therapy, chiropractic, acupuncture, prescription, medication and personal training.



### Attendant Care Benefits (AC)

This benefit compensates for some of the expenses of an aide or attendant to assist with personal care tasks such as washing, dressing, toileting, hair care, shaving and other essential self-care tasks.



### Compensation for Other Expenses

These benefits pay for some other expenses such as the cost of family travel for extended family to visit during treatment or recovery. It may also pay for some housekeeping and home maintenance, the repair or replacement of some items of clothing or eyewear lost or damaged in the accident and some lost educational expenditure.

If death occurs, family members may be entitled to:

### Death Benefits

Up to a maximum of \$25,000 is payable to the next of kin and up to 10,000 per dependant.

### Funeral Benefits

This benefit pays for provable funeral expenses up to a maximum of \$6,000.

## Lawsuit/Tort Claim

This is a separate claim. This involves suing the at-fault party.

<b>ACCIDENT BENEFITS</b>	<b>MINOR INJURY GUIDELINE (MIG)</b>	<b>NON-CATASTROPHIC IMPAIRMENT (NON-CAT)</b>	<b>CATASTROPHIC IMPAIRMENT (CAT)</b>
<b>Attendant Care Benefits (AC)</b>	Are not available	Available for 5 years (or until minor is age 28) \$3,000 per month limit	Available for life \$6,000 per month limit
<b>Medical &amp; Rehabilitation Benefits (Med Rehab)</b>	Available—limited \$3,500 limit (can increase to \$65,000 with compelling evidence that a pre-existing condition would hinder recovery)	Available for 5 years (or until minor is aged 28) \$65,000 limit	Available for life \$1,000,000 limit
<b>Combined AC &amp; Med Rehab Limits</b>	Are not available	Available for 5 years (or until minor is aged 28) \$65,000 combined total limit of AC and Med Rehab	Available for life \$1,000,000 combined total limit of AC and Med Rehab
<b>Caregiver Benefits</b>	Not available	Not available	Available after 2 years from the date of injury \$250 per week for first individual and \$50 per week for additional individuals under the policy
<b>Income Replacement Benefits</b>	Payable after first week with a qualifying test after 2 years from the date of injury 70% of gross income to a maximum of \$400 per week	Payable after first week with a qualifying test after 2 years from the date of injury 70% of gross income to a maximum of \$400 per week	Payable after first week with a qualifying test after 2 years from the date of injury 70% of gross income to a maximum of \$400 per week
<b>Non-Earner Benefits</b>	Payable after first 4 weeks \$185 per week to a maximum of 2 years	Payable after first 4 weeks \$185 per week to a maximum of 2 years	Payable after first 4 weeks \$185 per week to a maximum of 2 years