

ACCIDENT BENEFITS SCHEDULE EFFECTIVE SEPTEMBER 1, 2010

SABS SECTION	BENEFIT / TOPIC	HOW MUCH	HOW SOON	HOW OFTEN	\$ LIMIT	TIME LIMIT	MEDICAL REQUIRED	COLLATERALS	DEFINITION, DESCRIPTION
I	General								<ul style="list-style-type: none"> Title: Definitions & Interpretation; Application
II	Income Replacement Benefit	70% of Gross Income	Within 10 Business Days	Every 2 Weeks	\$400 per Week	104 Weeks Then Stricter Test	Yes	Yes	<ul style="list-style-type: none"> Test: <i>Substantial</i> inability to perform essential tasks of employment Employed at the time of MVA or employed for a minimum of 26 weeks in the last 52 weeks Rules change at age 65 Optional Income Replacement Benefits may be purchased (\$600, \$800, \$1000) Short-term Disability/Long-term Disability is primary
III	Non-Earner Benefit	\$185 per Week	After 26 Weeks	Every 2 Weeks	\$185 per Week	N/A	Yes	Yes	<ul style="list-style-type: none"> Test: Person 16 years or older with <i>Complete</i> inability to carry on a normal life Student limit increases to \$320 after 104 weeks
IV	Caregiver Benefit	Only available if Catastrophic	Within 10 Business Days	As Incurred	Up to \$250 for First Person \$50 for Each Additional	104 Weeks Then Stricter Test	Yes	No	<ul style="list-style-type: none"> Pre-104 weeks test: <i>Substantial</i> inability to engage in caregiving activities (only payable if Catastrophic) Post-104 weeks test: Complete inability to carry on a normal life Optional additional Caregiver benefits may be purchased (\$325 first person and \$75 for each additional person)
V	Medical Benefit	Reasonable & Necessary	Within 30 Days	If Required & As Necessary	\$50,000 or \$1,000,000 if Catastrophic Impairment	10 Years; or until monetary limit has been reached	Yes	Yes	<ul style="list-style-type: none"> Broad range of benefits available under this section Time limit is removed for catastrophic impairment Total Medical & Rehabilitation Limit for Catastrophic is \$1,000,000 Minor Injuries maximum of \$3500 (can be increased to \$50,000 if there is evidence of a pre-existing medical condition)
	Rehabilitation Benefit	Reasonable & Necessary	Within 30 Days	If Required & As Necessary			Yes	Yes	<ul style="list-style-type: none"> Provides Training, counseling, assessments, modifications, transportation
	Attendant Care	Reasonable & Necessary	Within 30 Days	If Required & As Necessary	\$3000 per Month or \$6000 per Month if Catastrophic Impairment	104 Weeks if non-Catastrophic	Yes	Yes	<ul style="list-style-type: none"> Non-Catastrophic Impairment: Maximum payable is \$36,000 Catastrophic Impairment: Maximum payable is \$1,000,000 – time limit does not apply Form One can only be completed by Occupational therapist or Registered Nurse
	Case Manager Services	Reasonable & Necessary	Within 30 Days	If Required	As Per Fee Guide	No Limit	Yes	No	<ul style="list-style-type: none"> For persons with Catastrophic Impairment Paid out of Med-rehab limits
VI	Lost Educational Expenses	Reasonably Incurred Pre-MVA	Within 30 Days	Once	Maximum of \$15,000	N/A	Yes	No	<ul style="list-style-type: none"> Applies to students who have incurred expenses (tuition, books, room & Board) prior to the MVA Student must be enrolled in educational program and unable to continue program due to impairment

SABS SECTION	BENEFIT / TOPIC	HOW MUCH	HOW SOON	HOW OFTEN	\$ LIMIT	TIME LIMIT	MEDICAL REQUIRED	COLLATERALS	DEFINITION, DESCRIPTION	
VI	Expenses of Visitors	Reasonably Incurred	Within 30 Days	As Presented & As Incurred	None	During Treatment or Recovery 104 Weeks Except Catastrophic	Yes	No	<ul style="list-style-type: none"> Expense incurred by <i>specific</i> person to visit insured during treatment or recovery per SABS 	
	Housekeeping & Home Maintenance	Only available if Catastrophic	Within 30 Days	As Presented & As Incurred	\$100 per Week	None	Yes	No	<ul style="list-style-type: none"> Test: Substantial inability to perform housekeeping and home maintenance services normally performed before the accident Applies to <i>additional</i> expenses only Only payable for persons suffering a Catastrophic impairment 	
	Damage to Clothing, Glasses Etc..	Reasonable Incurred	Within 30 Days	As Presented & As Incurred	Repair or Replacement Cost	None	No	No	<ul style="list-style-type: none"> Lost or damaged clothing worn at the time of the accident Included prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices 	
	Cost of Examination	Reasonable Incurred	Within 30 Days	As Presented & As Incurred	\$2000 maximum for any assessment or examination	None	No	Yes	<ul style="list-style-type: none"> Cost of obtaining a certificate, a report or a treatment plan Cost of obtaining and attending an examination or assessment Paid out of med-rehab limits No payment of Future Care Cost Plans 	
VII	Death Benefit	Specified in SABS	Within 30 Days	Once	\$25,000 – Spouse \$10,000 – Depend.	N/A	Coroner's report and death certificate	No	<ul style="list-style-type: none"> Provide to a spouse, dependants, former spouse and other persons Optional death benefits may be purchased to double the benefits 	
	Funeral Benefit	Incurred	Within 30 Days	Once	\$6,000	N/A	Coroner's report and death certificate	No	<ul style="list-style-type: none"> Optional funeral benefits may be purchased (\$8,000) 	
VIII	Optional Benefits	<ul style="list-style-type: none"> Options increase amount for Income Replacement Benefit (IRB), Caregiver Benefit (CB), Medical, Rehabilitation & Attendant Care Benefit (MR ACB), Death, Funeral Benefit (DFB), and to add Dependant Care benefit (DCB) Indexation of IRB, Non-earner Benefits (NEB), CB, ACB, and the Optional Medical & Rehabilitation Benefits 							<ul style="list-style-type: none"> Overall total of MR for one accident cannot exceed \$100,000 (for Non-Catastrophic Impairment) or \$1,000,000 (for Catastrophic Impairment) Overall total of AC for one accident cannot exceed \$36,000 (for Non-Catastrophic Impairment) or \$1,000,000 (for Catastrophic Impairment) These are optional benefits including indexation that can be purchased 	
IX	General Exclusions	<ul style="list-style-type: none"> Exclusion of Five Classes of Benefits to certain persons (driver, occupant, any person) if certain illegal or criminal acts are committed (per SABS) 							<ul style="list-style-type: none"> General Exclusions – In SABS 	
X	Procedures	<ul style="list-style-type: none"> Must notify insurer of accident within 7 days Person to submit initial and subsequent applications as required within 30 days Insurer to provide forms, explanations, assistance and information 							<ul style="list-style-type: none"> Requirements to be met by Insured and Insurer 	
XI	Responsibility; Treatment / Rehabilitation / Employment	<ul style="list-style-type: none"> Criteria for those receiving IRB, CB or NEB to follow or have benefits terminated 							<ul style="list-style-type: none"> Responsibility to obtain treatment, to participate in rehabilitation and to seek employment as required of an injured person 	
XII	Interaction With Other Systems	1. Accidents outside Ontario		2. Worker's Compensation Board (or WSIB) Benefits		3. Social Assistance Payments		4. Other Collateral Benefits		<ul style="list-style-type: none"> Certain other systems interact with SABS
XIII	Income Calculation	Formula: $\frac{A-B-C-D-E}{52}$ A= Person's net weekly income B= Person's gross annual income C= Person's annual Premium Under Employment Insurance Act D= Person's annual contribution to Canada Pension Plan E= Person's income tax payable, Canada and Ontario								
XIV	Miscellaneous	<ul style="list-style-type: none"> Method of payment, assignment of benefits, copies of regulation company auto and rental auto's explained. Notices; Forms; Transition; 							<ul style="list-style-type: none"> Miscellaneous instructions and approved forms 	