

Particulars of no-fault accident benefits

Ontario's Accident Benefits system is meant to provide you with fast access to essential benefits when you are injured, regardless of who is to blame for the accident. This is why they are called no-fault benefits.

Sometimes insurance companies are uncooperative when it comes to paying these benefits. This table is intended to help you understand what you may be entitled to.

Type of Benefit	Description	Benefits Available for Accidents Before June 1, 2016	Benefits Available for Accidents After June 1, 2016*
Medical and Rehabilitation Benefits	Pays for the injured person's reasonable expenses including medical, hospital, nursing care, etc. Also pays for measures to lessen the effects of any disability and to enable re-integration into their family, the labour market and society.	<p>Minor injury: \$3,500 max.</p> <p>Non-catastrophic impairment: \$50,000 max. (excluding attendant care benefits) available for 10 years if over age 15 at the time of the accident; otherwise up to age 25.</p> <p>Catastrophic impairment: \$1million max. (excluding attendant care benefits) for life.</p>	<p>Minor injury: \$3,500 max.</p> <p>Non-catastrophic impairment: \$65,000 max. (including attendant care benefits) available for 5 years if over age 18 at the time of the accident; otherwise up to age 28.</p> <p>Catastrophic impairment: \$1million max. (including attendant care benefits) for life.</p>
Attendant Care Benefits	Pays for the cost of providing an aide or attendant. Includes in-home care or long-term care facility.	<p>Non-catastrophic impairment: \$3,000 max. monthly amount; \$36,000 max. payable for up to 2 years post-accident.</p> <p>Catastrophic impairment: \$6,000 max. monthly amount, up to a maximum of \$1million.</p>	<p>Non-catastrophic impairment: \$3,000 max. monthly amount; \$65,000 max. payable (including medical and rehab benefits) for up to 5 years if over age 18, otherwise to age 28.</p> <p>Catastrophic impairment: \$6,000 max. monthly amount, up to a maximum of \$1million (including medical and rehab benefits).</p>

*Optional additional coverage may apply if you purchased it to increase the maximum amounts.

Make sure you get the compensation you deserve! If you or a loved one has suffered an accident, call Carranza LLP today!

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Type of Benefit	Description	Benefits Available for Accidents Before June 1, 2016	Benefits Available for Accidents After June 1, 2016*
Death and Funeral Benefits	Insurer may be required to pay funeral expenses; and insurer must pay death benefits.	Funeral expenses payable up to a max. of \$6,000. Death benefits of \$25,000 paid to a surviving spouse. If not married, \$25,000 total split among dependants. Additional \$10,000 to each surviving dependant. If the deceased was a dependant, \$10,000 payable to the person on whom deceased was dependant.	
Weekly Income Replacement Benefits	Payable during the period the injured person is suffering a substantial inability to do their job.	70% of the injured person's gross weekly income from employment, or \$185 whichever is greater, for the first 104 weeks of disability. After 104 weeks, payable only if the injured person suffers a complete inability to participate in employment. Amount payable is not greater than \$400/week unless optional increased benefits were purchased.	
Non-Earner Benefits	Payable where the injured person was either not working at the time of the accident, or was in school, or had completed education in the year prior to the accident and was not employed in a job related to his/her education.	\$185 payable per week. Not payable for the first 26 weeks. Where disability lasts for more than 104 weeks, subsequently entitled to \$320/week. Payable after age 16 and for life.	\$185 payable per week. Not payable for the first 4 weeks. Payable after age 18 for a maximum of 104 weeks.
Caregiver Benefits	Not available unless impairment is catastrophic or optional benefits purchased.	If catastrophic impairment or if optional benefits were purchased, \$250 payable per week for the first person in need of care plus \$50/week for each additional person in need of care.	
Housekeeping and Home Maintenance Benefits	Not available unless impairment is catastrophic or optional benefits purchased.	If catastrophic impairment or if optional benefits were purchased, \$100 payable per week.	

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