



Irwin, Sargent & Lowes Limited

**INSURANCE
BROKERS** SINCE
1949

Accident Benefits Reform Summary

Benefit/Coverage	Change As of July 1, 2026	Description <i>Refer to SABs Schedule for full description</i>
Covered Persons	Only named insured, spouse, dependants or listed drivers	Only covered persons have access to optional coverage/benefits that the named insured has chosen.
Medical, Rehabilitation, and Attendant Care	Remains a standard benefit with optional increased limits and removed time limits. Auto policy is the first payee <i>*personal benefits not used</i>	Standard pays up to \$65,000 for non-catastrophic injuries, and \$1,000,000 for catastrophic. Options to purchase up to \$130,000 or \$1,000,000 for non-catastrophic, and an additional \$1,000,000 for catastrophic.
Income Replacement	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may compensate covered persons for lost income (must be employed, self-employed, or worked 26 of the last 52 weeks to qualify).
Non-Earner	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may provide compensation to covered persons if they are unable to carry on a normal life. This coverage is for covered persons who do not qualify for income replacement (unemployed, students, retirees, stay-at-home parents, etc.).
Caregiver - Impairment	Coverage becomes optional <i>(Current policies will renew with this benefit for catastrophic injuries only)</i>	This benefit may provide compensation for some expenses incurred if covered persons have been injured and cannot continue as the main caregiver for a member of the household who is in need.



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Lost Education Expenses	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may provide reimbursement for books, tuition, and other expenses, if the covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education because of an accident.
Expenses of Visitors	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may provide compensation for travel, lodging incurred by visitors (parents, children, siblings, or grandparents), if the covered persons sustain an impairment because of an accident.
Housekeeping & Home Maintenance - Impairment	Coverage becomes optional <i>(Current policies will renew with this benefit for catastrophic injuries only)</i>	This benefit may provide compensation if the covered persons suffer a substantial inability to perform the housekeeping and home maintenance services that they normally performed before the accident.
Damage to Personal Items <i>(clothing, glasses, hearing aids, etc.)</i>	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may provide compensation if the covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged because of the accident.
Death	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may pay money to spouses and dependants if the covered persons has been killed because of the accident.



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Funeral	Coverage becomes optional <i>(Current policies will renew with this coverage)</i>	This benefit may pay for some funeral expenses.
Dependant Care	Continues to be optional only	This benefit may cover reasonable and necessary expenses incurred in caring for dependants, can't be receiving caregiver benefit.
Indexation	Continues to be optional only	This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.
Liability	Limits must be checked to ensure adequate coverage	Accident Benefits no longer a safety net given number of optional coverages. If third party incurs substantial expenses (not covered under AB) greater likelihood they will pursue a lawsuit to recover their costs and damages.