



Accident Benefits Self-Assessment Checklist

Effective July 1, 2026, the Ontario government has introduced updates to the accident benefits coverage within the Standard Automobile Insurance Policy. With these changes, many of the mandatory benefits will become optional and how expenses are covered following an accident may be impacted. **Aside from updates to a few definitions, your policy will renew with benefits comparable to your current coverage.** To determine what coverages you currently have, please refer to the OPCF 47R attached to your renewal documents.

This checklist is intended to help you determine which optional benefits may best suit you and anyone else covered under your policy.

Before making any changes to the optional coverages on your auto policy, review any existing private plan or workplace coverages to confirm that you are adequately covered.

Client Name: _____ **Policy Number:** _____

Self-Assessment Checklist

1. Income Replace Benefit

This benefit may compensate covered persons for lost income (must be employed, self-employed, or worked 26 of the last 52 weeks to qualify).

Do you rely on your employment income to support yourself or others? Yes No

2. Non-Earner Benefit

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.).

Would an injury because of an auto accident affect your ability to live independently or pursue education? Yes No

3. Caregiver Benefit

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.

Are you the primary caregiver for children, aging parents or any disabled family members? Yes No

4. Lost Education Expenses

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.

Are you a full or part-time student?

Yes

No

5. Expenses of Visitors

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.

Do your family members live far away, and would they need to visit you if you were seriously injured in an auto accident?

Yes

No

6. Housekeeping & Home Maintenance

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.

Would you need to hire someone to take over housekeeping duties if you were injured in an auto accident?

Yes

No

7. Damage to Personal Items

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.

Do you regularly carry valuable items such as glasses, hearing aids or mobility devices and would they be costly to replace if damaged in an auto accident?

Yes

No

8. Death Benefit

This benefit may pay money to spouses and dependants if the covered persons has been killed because of an auto accident.

Would your family need financial support to cover ongoing expenses if you passed away in an auto accident?

Yes

No

9. Funeral Benefit

This benefit may pay for some funeral expenses.

Would your family struggle to cover funeral or burial expenses because of an auto accident?

Yes

No

10. Dependent Care

This benefit may cover reasonable and necessary expenses incurred in caring for dependants, can't be receiving caregiver benefit.

Do you have children or dependents or rely on you for daily care?

Yes

No

11. Indexation

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.

Are you concerned about the cost of living reducing the value of your benefits over time?

Yes

No

Disclaimer:

For full details, refer to Ontario Regulation 34/10 or speak with your insurance broker.