

Questions Related to Coverage Selection



1. INCOME REPLACEMENT

- Are you employed?
- Are you self employed?
- Are you covered by Worker's Comp?
- Do you gross more than \$575 per week or \$29,900 annually?
- Do you have any other benefit in place that will pay lost income due to an auto accident (i.e. employee benefit program, private disability insurance)

2. MEDICAL & REHABILITATION

- Do you have any other benefit in place that will pay physiotherapy, chiropractor, massage therapy, crutches, ambulance, prescription medication, etc. in the event of an injury due to an auto accident?

ATTENDANT CARE

- Do you have any other benefit in place that will pay for someone to look after you if you have been seriously injured in a car accident?

3. CAREGIVER

- Do you provide full time care to children, elderly parents, physically or mentally disabled adults or anyone else dependant upon you?
- Do you have another benefit that will pick up the cost of hiring someone to provide the care you normally do?
(You cannot claim Income Replacement & Caregiver benefit together)

HOUSEKEEPING & HOME MAINTENANCE

- Are you the primary person responsible for housework, cleaning, lawn cutting, snow shoveling, laundry, etc.
- Do you have another policy in place that will pay you to hire someone to perform these duties if you are seriously injured in a car accident?

4. DEPENDANT CARE

- Are you employed and provide care to dependants (children under 16 that live with you before or after school for example) or anyone else who requires care because of a mental or physical disability)
- Do you have another benefit that will pay for someone to look after your dependants?
(You can claim Income Replacement & dependant care together)

5. DEATH & FUNERAL BENEFITS

- Do you have a private life insurance policy?
- If you are employed, does your benefit plan give life insurance?
- The average basic funeral costs \$7500
Even if you do have other coverage, this benefit still gets paid out.

6. TORT DEDUCTIBLE

- If you are seriously injured and the court awards you pain & suffering damages up to \$100,000, there is a \$30,000 deductible.
Do you want to reduce the deductible to \$20,000?
Awards higher than \$100,000 carry no deductible

7. INDEXATION

- Automatic adjustment of Income Replacement benefit, attendant care benefit or medical & rehabilitation benefits, according to the Consumer Price Index for Canada, to compensate for inflation.