



Self-assessment checklist: Do you need optional accident benefits?

Starting July 1, 2026, in Ontario, you will have the option to make some accident benefits in your auto insurance policy optional when you purchase a policy or at renewal. This checklist can help you consider which optional benefits may be right for you or others covered under your policy. You may be able to add or remove these benefits based on your needs.

How to use the self-assessment checklist:

- ✓ Read each set of questions carefully.
- ✓ Tick the box if your answer is “yes” for you and/or others covered under your auto insurance policy. Leave it blank if your answer is “no.”
- ✓ If you check one or more boxes in a section, the benefit described may be worth considering.
- ✓ Speak to your insurance representative to review your coverage and learn more about your options.

Before you begin

If you have a private and/or workplace benefits plan, you may already have coverage for some of the following benefits. Before making changes to the optional benefits on your auto insurance policy, review your existing workplace or private plan, or speak with your benefits advisor to confirm that you have appropriate coverage.

1. Income replacement benefit

- Do you rely on your employment income to support yourself or others?
- If you were injured, would you not have access to disability benefits through your employer benefits or private disability insurance?

What it covers: Helps replace income you or another covered person may lose because of an auto accident.

2. Non-earner benefit

- Are you a student, unemployed, retired or otherwise ineligible for income replacement benefits or caregiver benefits?
- Would an injury affect your ability to live independently or pursue education?

What it covers: If you or another covered person is a student or unemployed, and an auto accident keeps you or them from leading a normal life, this benefit can provide financial support during recovery.



3. Caregiver benefit

- Are you the primary caregiver for children, aged parents or disabled family members?
- Are you ineligible for income replacement benefits or non-earner benefits?
- Are you a single parent?

What it covers: Helps cover caregiving expenses if you or another covered person is injured in an auto accident and can no longer provide care for a household member who needs care, such as a child or aged parent.

4. Lost educational expenses

- Are you a full- or part-time student?

What it covers: If an auto accident keeps you or another covered person from attending school or an education program, this benefit can help cover the costs you have incurred, such as tuition and books.

5. Expenses of visitors benefit

- Do your family members live far away?
- Would your family need to visit you if you were seriously injured?

What it covers: Helps cover reasonable and necessary expenses of visitors, such as a sibling or parents, if you, or another covered person, are injured in an auto accident.

6. Housekeeping and home maintenance benefit

- Would you need to hire someone to take over housekeeping or home maintenance duties if you were injured?

What it covers: Helps cover costs if you, or another covered person, are unable to perform the housekeeping and home maintenance tasks that you or the other person had normally done before an auto accident.

7. Damage to personal items benefit

- Do you regularly carry valuable items such as glasses, hearing aids or mobility devices in your vehicle?
- Would replacing these items be costly if damaged in an accident?

What it covers: Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids) damaged in an auto accident.

8. Death benefit

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

What it covers: Compensates some family members if you or another covered person dies due to an auto accident.



9. Funeral benefit

- Would your family struggle to cover funeral or burial expenses if you were involved in a fatal car accident?

What it covers: Helps cover some funeral costs if you or another covered person dies due to an auto accident.

10. Supplementary medical, rehabilitation and attendant care benefits

- Do you think the standard coverage for medical, rehabilitation or attendant care may not be enough to meet your needs?
- Do you have underlying health conditions or limited access to care through other plans?

What it covers: Helps cover medical expenses beyond the standard limits.

11. Dependant care benefit

- Do you have children or dependants who rely on you for daily care?
- Would an injury prevent you from caring for your dependants?
- Would you be ineligible for or unable to receive the caregiver benefit?

What it covers: Helps cover reasonable and necessary additional expenses associated with caring for dependants, such as a child, spouse or aged parent.

12. Indexation benefit

- Are you concerned about inflation reducing the value of your benefits over time?

What it covers: Helps to ensure that certain weekly payments and monetary limits are adjusted annually to reflect inflation.

Disclaimer

This checklist is provided for information only, and is not intended to be legal or financial advice. The descriptions of the statutory accident benefits in this document are a summary of those detailed in Ontario Regulation 34/10: Statutory Accident Benefits Schedule (SABS). Do not rely on this summary alone. Some of these benefits cannot be received at the same time. For full details, refer to the SABS or speak with your insurance representative.