

Checklist regarding September 1, 2010 Auto Insurance Reforms

Increased Income Replacement – the standard level of income replacement provide in the policy (\$400 per week maximum) can be increased by purchasing optional coverage so that the weekly limit is up to \$600, \$800, or \$1,000. All income replacement benefits are based on **70% of your gross weekly income**.

Requested Income replacement option: \$400 ___ \$600 ___ \$800 ___ \$1000 ___

Increased, Medical, Rehabilitation and Attendant Care – the standard benefit pays up to \$50,000 for medical and rehabilitation expenses, with a 10 year time limit in most cases, and up to \$36,000 for attendant care expenses. If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medial and rehabilitation expenses and up to \$1,000,000 for attendant care expenses.

You can purchase an optional medical and rehabilitation benefit of \$100,000; optional attendant care benefit of \$72,000; or an optional medical, rehabilitation and attendant care benefit of \$1,000,000.

Requested Med, Rehab, Attendant Coverage: Standard ___ Med, Rehab \$100,000 ___
Attendant Care \$72,000 ___ Med, Rehab & Attendant Care \$1,000,000 ___

Caregiver, Housekeeping and Home Maintenance Expenses – The standard caregiver, housekeeping and home maintenance expenses benefit is available only for a person who is catastrophically impaired. You can purchase an optional benefit to provide this coverage for all impairments.

Requested Caregiver, Housekeeping Home Maintenance coverage: Standard ___ All Impairments ___

Dependant Care – There is no standard dependant care benefit for persons who are employed and care for dependants. You can purchase an optional benefit to receive additional weekly dependant care expenses of \$75 for the first dependant, and \$25 for each additional dependant, up to \$150 per week.

Requested Dependant Care: None ___ Optional Coverage ___

Increased Death and Funeral – the stand level of death benefits paid to the surviving spouse and dependant of a person who is killed (\$25,000 to surviving spouse; \$10,000 to each surviving dependant) can be doubled by purchasing this optional coverage. This coverage also increased the standard funeral expense benefit from \$6,000 to \$8,000.

Requested Death & Funeral Benefit Level: Standard ___ Increased Coverage ___

Indexation Benefit – this optional coverage will ensure that certain weekly benefit payments and monetary limits will increase on an annual basis to reflect changes in the cost of living.

Include Indexation benefit? No ___ Yes ___

Added Coverage to Offset Tort Deductible – OPCF 48 – This endorsement will provide a buy down on the deductible currently imposed by the Insurance Act on any settlements you should be awarded for pain and suffering following an automobile accident.

Include Offset Deductible option? No ___ Yes ___

I understand that my selections for these coverage will affect the potential amount I can receive toward settlement should I be injured in an automobile accident. I warrant that the broker has fully explained the coverage and options outlined above, and request the broker places automobile coverage on my behalf with the coverage limits and options as selected above.

Name

Policy #

Date