

STATUTORY ACCIDENT BENEFITS SCHEDULE- ACCIDENTS ON OR AFTER NOVEMBER 1, 1996

MEDICAL, REHABILITATION AND ATTENDANT CARE BENEFITS

SYNOPSIS OF BASIC BENEFITS

SABS REF.	Description	Insured's Injuries Do Not Satisfy The "Catastrophic Impairment" Criteria		Insured's Injuries Satisfy The "Catastrophic Impairment" Criteria	
		Liability Of No Fault Insurer	Liability Of Tort Insurer	Liability Of No Fault Insurer	Liability Of Tort Insurer
		<i>no indexation (all benefits and benefit limits are flat rate)</i>		<i>no indexation (all benefits and benefit limits are flat rate)</i>	
14, 15 & 19(1)	Medical and Rehabilitation	Limited to the greater of 10 years post Accident or to age 25 (s 18), and \$100,000 in aggregate.	none	Limited to \$1,000,000 (no indexation).	Unlimited
16, 18(2) & 19(2)	Attendant Care	Limited to \$3,000/ month, expenses incurred within 104 weeks of Accident, and \$72,000 in aggregate.	none	Limited to \$6,000 per month and \$1,000,000 in aggregate.	Unlimited
17	Case Manager	None, excluded.	none	Required to pay all reasonable and necessary expenses, no	Unlimited
20(1)	Lost Educational Expenses	Refund of expenses incurred for fees, board and books, to \$15,000.	none	Refund of expenses incurred for fees, board and books, to \$15,000.	Unlimited
22(1)	Housekeeping and Home Maintenance	\$100/week payable for 104 weeks from onset of disability (Accident Date).	Liable for expenses not covered by the no fault insurer, per Henderson v. Parker [1998, 42 O.R. (3d) 462, Ont. Gen. Div.]	\$100/week, no aggregate maximum.	Unlimited

This synopsis is neither a definitive analysis of the law nor a substitute for specific professional advice.