

Self-Assessment Checklist: Do You Need Optional Accident Benefits?

Starting **July 1, 2026**, Ontario is moving away from a "one-size-fits-all" approach to auto insurance. While essential medical, rehabilitation, and attendant care benefits remain mandatory in every policy, many other benefits are becoming optional. This checklist is designed to help you decide which coverages are right for your specific life stage and budget.

Before You Begin: Check Your Other Coverage

It is critical to review your workplace or private health and life insurance plans first. You may already have coverage for some of these areas, and the goal of these reforms is to ensure you are no longer locked into paying for benefits you already have elsewhere.

How to Use This Checklist

1. Read each question carefully.
 2. Tick the box if the answer is "YES" for you or anyone else covered under your policy (spouse, dependants, or listed drivers).
 3. If you check one or more boxes in a section, that benefit is worth considering for your policy.
-

1. Income Replacement Benefit

- Do you rely on your employment income to support yourself or others?
- If you were injured, would you lack access to disability benefits through work or a private plan? What it covers: Helps replace income you lose if an auto accident prevents you from working.

2. Non-Earner Benefit

- Are you a student, unemployed, or retired?
- Would an injury affect your ability to live independently or pursue your education? What it covers: Provides financial support if you are not currently earning an income but an accident keeps you from leading a normal life.

3. Caregiver Benefit

- Are you the primary caregiver for children, aging parents, or disabled family members?
- Are you a single parent? What it covers: Helps cover caregiving expenses if an injury prevents you from providing care to a household member who relies on you.

4. Housekeeping and Home Maintenance Benefit

- Would you need to hire someone to perform housekeeping or yard work if you were injured? What it covers: Helps pay for services to maintain your home if you are unable to perform these tasks yourself due to an accident.

5. Damage to Personal Items Benefit

- Do you regularly carry valuable items such as prescription glasses, hearing aids, or mobility devices? What it covers: Helps cover the cost to repair or replace personal items damaged in an accident.

6. Lost Educational Expenses

- Are you (or a covered dependant) currently a full- or part-time student? What it covers: Helps recover costs if an accident prevents you from attending school or an educational program.

7. Expenses of Visitors Benefit

- Do your immediate family members live in another city or far away?
- Would they need to travel to visit or support you if you were seriously injured? What it covers: Helps cover reasonable travel and accommodation expenses for family members who visit you during your recovery.

8. Death and Funeral Benefits

- Would your family struggle with ongoing expenses or funeral costs if you passed away in an accident?
- Do you lack a private life insurance policy? What it covers: Provides a lump-sum payment to family members and helps cover burial or funeral expenses.

9. Supplementary Medical, Rehab, and Attendant Care

- Do you have a high-risk lifestyle or underlying health conditions?
- Do you feel the standard mandatory limits might be insufficient for your needs?
What it covers: Provides additional financial support beyond the standard mandatory limits for medical treatment and personal care.

10. Dependant Care and Indexation

- Do you have dependants who rely on you for daily care?
- Are you concerned about the rising cost of living reducing the value of your benefits over time? What they cover: Dependant care helps cover extra costs for caring for children or aging parents while you are injured. Indexation ensures your weekly payments increase annually to keep up with inflation.

Next Steps

Once you have completed this checklist, please contact our office to discuss your findings. We will help you translate your needs into a policy that provides the right protection for your budget.