O.E.F. 47R

Optional accident benefits coverage & priority of payment

(under Parts II, IV, V, and VI of the *Statutory Accident Benefits Schedule*)

For Ontario Garage Automobile Policy OAP 4

Issued To:	Effective Date of Change Year Month Day	Policy Number

1. Purpose of this Endorsement

This endorsement is part of your policy. It describes the optional accident benefits that you have either purchased or declined.

It has been made because persons who are entitled to receive optional statutory accident benefits under this policy may, by the priority of payment rules in Section 268 of the Insurance Act, be required to claim under another policy that does not provide them with the optional statutory accident benefits that have been purchased under this policy.

This endorsement allows these persons to claim both mandatory and optional Statutory Accident Benefits (“SABS”) under this policy.

2. What We Agree To

By accepting and in return for the premium charged, and to the limits as stated on the Certificate of Automobile Insurance and subject to the provisions of O. Reg. 34/10: Statutory Accident Benefits Schedule – Effective September 1, 2010, we will provide coverage for the optional accident benefits purchased.

This coverage is provided to:

(a) The named insured;

(b) The spouse of the named insured;

(c) The dependants of the named insured and of the named insured’s spouse; and

(d) The persons specified in the policy as drivers of the insured automobile (the “covered persons”).

We also agree not to rely on the priority of payment rules in Section 268 of the Insurance Act. This means that the persons listed above will not be prevented from making a claim and we agree that we will not deny the claim for both mandatory and optional accident benefits purchased by the operation of Section 268, if they agree that they intend to proceed with the claim for accident benefits under this policy and forego the right to maintain any claim for accident benefits under another policy.

3. Coverages Included and/or Declined

A number of optional accident benefits are available. You have the choice to purchase these optional coverages or decline them at any time.

If your policy renews on or after July 1, 2026, the benefits set out in Parts II, IV, V and VI of the Statutory Accident Benefits Schedule, as they existed before July 1, 2026, are deemed to continue as optional benefits in the amounts previously payable unless you agree with us in writing to decline these benefits or to make changes to the amount payable with respect to a benefit.

On or after July 1, 2026, you can agree with us in writing to change your contract with respect to any of the optional benefits set out in Parts II, IV, V and VI of the Statutory Accident Benefits Schedule.

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Please refer to the Certificate of Automobile Insurance for a breakdown of the coverage available to the covered persons.

WARNING - By declining coverage, you agree you cannot make a claim for the declined Accident Benefits Coverage(s).

Coverage included in the policy.	**Coverage declined by the policyholder.**	**Benefit**	**Description** *For full description of benefits, please refer to the Statutory Accident Benefits Schedule.*	**Example** *For illustration purposes only*
◯	◯	Supplementary Medical, Rehabilitation, and Attendant Care	This benefit may increase the available limits for medical, rehabilitation and attendant care expenses, beyond the standard limits.	If the named insured is seeking medical benefits beyond the standard limits, these expenses may be covered.
◯	◯	Income Replacement	This benefit may compensate you and other covered persons for lost income.	If you are employed and sustain injuries in a car accident that prevents you from working, you may receive payments for income you are no longer able to earn.
◯	◯	Non-Earner	This benefit may provide compensation if you and other covered persons are completely unable to carry on a normal life.	If you are a student or unemployed and sustain injuries that prevent you from leading a normal life, you may receive weekly non-earner compensation.
◯	◯	Caregiver – Catastrophic Impairment	This benefit may provide compensation for some expenses incurred if a covered person has been catastrophically injured and cannot continue as the main caregiver for a member of the household who is in need of care.	If you care for a dependant and can no longer do so due to catastrophic injuries, you may receive compensation for hired caregiver support.
◯	◯	Caregiver – Impairment	This benefit may provide compensation for some expenses incurred if a covered person has been injured and cannot continue as the main caregiver for a member of the household who is in need of care.	If you care for a dependant and can no longer do so due to injuries, you may receive compensation for hired caregiver support.
◯	◯	Lost Educational Expenses	This benefit may provide compensation if you and other covered persons are unable to continue a program of elementary, secondary, post-secondary or continuing education as a result of an accident.	If you are enrolled in a program and unable to continue due to accident injuries, lost tuition, book costs, or other related expenses may be covered.

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Coverage included in the policy.	Coverage declined by the policyholder.	Benefit	Description *For full description of benefits, please refer to the Statutory Accident Benefits Schedule.*	Example *For illustration purposes only*
◯	◯	Expenses of Visitors	This benefit may provide compensation for reasonable and necessary expenses incurred by visitors if you and other covered persons sustain an impairment as a result of an accident.	If your parents or children travel to visit you during recovery, their transportation and lodging costs may be covered.
◯	◯	Housekeeping & Home Maintenance – Catastrophic Impairment	This benefit may provide compensation if you and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services that you or they normally performed before the accident, as a result of a catastrophic injury.	If you are catastrophically injured and unable to maintain your home, expenses for a cleaning or maintenance service may be covered.
◯	◯	Housekeeping & Home Maintenance – Impairment	This benefit may provide compensation if you and other covered persons suffer a substantial inability to perform the housekeeping and home maintenance services that you or they normally performed before the accident.	If you are injured and unable to maintain your home, expenses for a cleaning or maintenance service may be covered.
◯	◯	Damage to Personal Items (clothing, glasses, hearing aids, etc.)	This benefit may provide compensation if you and other covered persons sustain damage to clothing, prescription eyewear, dentures, hearing aids, prostheses and other medical or dental devices that were lost or damaged as a result of the accident.	If your eyeglasses or clothing are damaged in a motor vehicle accident, these expenses may be covered.
◯	◯	Death	This benefit may pay money to some members of the family if you or other covered persons has been killed.	If the named insured dies due to a motor vehicle accident, surviving family members may receive a death benefit.
◯	◯	Funeral	This benefit may pay for some funeral expenses.	Funeral expenses for an insured person who dies as a result of a collision may be paid.

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Coverage included in the policy.	Coverage declined by the policyholder.	Benefit	Description *For full description of benefits, please refer to the Statutory Accident Benefits Schedule.*	Example *For illustration purposes only*
◯	◯	Dependant Care	This benefit may cover reasonable and necessary expenses incurred in caring for dependants.	If the named insured is not receiving a caregiver benefit, was employed at the time of the accident, and sustains an impairment, daycare services for a dependant may be paid.
◯	◯	Indexation	This benefit provides that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.	Each year, the income replacement benefit payable is adjusted to reflect cost of living changes.
◯	◯			
◯	◯			
◯	◯			

Note to the Policyholder

The coverages and limits of the optional accident benefits included in the policy are outlined on the Certificate of Automobile Insurance. If there is a discrepancy between this endorsement and the Certificate of Automobile Insurance, the Certificate of Automobile Insurance is the one that applies and has the correct and valid information. The policyholder may purchase previously declined accident benefits coverage or otherwise change their coverage selection at any time during the term of this policy by contacting their insurance representative and agreeing to pay the premium adjustment required. These purchases will only apply from the date the insurer adjusts the premiums going forward.

All other terms and conditions of this policy remain the same.

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