

Important Changes to your Automobile Insurance

EFFECTIVE JUNE 1, 2016

This is an **IMPORTANT** announcement for all Ontario Auto insurance policy holders. As of June 1, 2016 there will be major changes to your auto insurance coverage.

To help stabilize rates, the Ontario government has implemented changes to auto insurance. Several measures are aimed at reducing fraud and abuse of the system, which increases premiums.

Changes as of June 1, 2016

- ▶ The standard deductible for comprehensive coverage has been increased to \$500.
- ▶ Monthly payment service fees have been reduced from 3% to 1.3% for an annual policy.
- ▶ Minor at-fault accidents that meet certain criteria can not be used to increase your rates. This applies to accidents occurring on or after June 1, 2016.
- ▶ Non-Earner benefit waiting period has been reduced from 6 months to 4 weeks. Benefits can only be received for up to two years after the accident.

It is important that you understand how these changes will affect your auto insurance and the impact they will have in the event of a claim.

Changes to Medical, Rehabilitation and Attendant care coverage limits

Benefit	Current Policy	New Policy	You can choose
Medical and Rehabilitation for non-catastrophic injuries	\$50,000	These benefits have been combined and reduced to \$65,000 total	Increase the benefit to \$130,000 total
Attendant Care for non-catastrophic injuries	\$36,000		
Attendant Care for catastrophic injuries	\$1,000,000		
Medical, Rehabilitation	\$1,000,000	These benefits have been combined and reduced to \$1,000,000 total	Increase the combined non-catastrophic benefit to \$1,000,000 and the combined catastrophic benefit total to \$2,000,000
Attendant Care	\$1,000,000		

To increase these benefits, call our office at 1-800-263-1032

Contact our office to review your coverage and discuss the best options for your situation.

1-800-263-1032



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