

A GUIDE TO ONTARIO'S STATUTORY ACCIDENT BENEFITS SCHEDULE (SABS)
 EFFECTIVE SEPTEMBER 1ST, 2010

*Certified by the Law Society as
 a Specialist in Civil Litigation

TYPE OF INJURY			
BENEFIT TYPE	MINOR INJURY GUIDELINE (MIG)	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
	<p>Your impairment is predominantly a minor injury - "means one or more of a sprain, strain, whiplash associated disorder, contusion, abrasion, laceration or subluxation and includes any clinically associated sequelae to such an injury"</p> <p>A pre-existing condition may keep you from being classified under the MIG</p>	<p>Your impairment is not a minor injury, but you are not deemed to have a catastrophic impairment (defined in the next column)</p>	<p>Catastrophic injuries are the most severe injuries</p> <p>Your impairment involves paraplegia or quadriplegia, loss of an arm or leg, loss of vision in both eyes, a serious head injury, or a combination of impairments (physical and/or psychological) equal to a 55% whole person impairment or significant psychological impairment</p> <p>Determined by medical and legal professionals according to specific criteria</p>
FINANCIAL* <i>(Eligible for only one of these financial benefits)</i>	Income Replacement Benefits Up to a maximum of \$400.00 a week. Eligible if you were earning income before the accident and are unable to return to work Calculated by taking 70% of your gross income, commencing one week following the loss for the first two years if you are unable to do your own job, thereafter if you are unable to do any job, until age 65 which decreases till death		
	Non-Earner Benefits \$185.00 per week commencing 26 weeks post-accident If unable to carry on a normal life If in school at time of accident, increases to \$320.00 per week after two years		
	Caregiver Benefits Not available	Caregiver Benefits Not available	Caregiver Benefits Available to you if your injury prevents you from providing care to a dependent person \$250.00/week for the first person \$50.00/week for all others Available for 2 years if not able to be a caregiver, thereafter if there is "a complete inability to carry on a normal life"

*Coverage may increase with optional benefits.

This guide is for informational purposes only. Please refer to the full Ontario Automobile Statutory Accident Benefits Schedule (SABS) for precise information.
Please call Singer Kwinter Personal Injury Lawyers for more details.

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TYPE OF INJURY			
BENEFIT TYPE	MINOR INJURY GUIDELINE (MIG)	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
RECOVERY AND ASSISTANCE*	<p>Medical And Rehabilitation Benefits Maximum of \$3,500.00 (includes the cost of all treatments and assessments)</p> <p>Qualified Case Manager Services Not available</p> <p>Attendant Care Benefits Not available</p> <p>Transportation Only available for distances over 50km</p> <p>Housekeeping & Home Maintenance Not available</p> <p>Lost Education Expenses Up to a maximum of \$15,000.00</p> <p>Visitor's Expenses Pays certain expenses incurred by family in visiting you (no financial limit for the first 2 years)</p> <p>Damage To Clothing There is no financial limit</p>	<p>Medical And Rehabilitation Benefits Maximum of \$50,000.00 available for 10 years – or at least until age 25 (includes the cost of all treatments and assessments)</p> <p>Qualified Case Manager Services Not available</p> <p>Attendant Care Benefits \$3,000.00 per month maximum available for 2 years with a limit of \$36,000.00</p> <p>Transportation Only available for distances over 50km</p> <p>Housekeeping & Home Maintenance Not available</p> <p>Lost Education Expenses Up to a maximum of \$15,000.00</p> <p>Visitor's Expenses Pays certain expenses incurred by family in visiting you (no financial limit for the first 2 years)</p> <p>Damage To Clothing There is no financial limit</p>	<p>Medical And Rehabilitation Benefits Maximum of \$1,000,000.00 available for life (includes the costs of all treatments and assessments)</p> <p>Qualified Case Manager Services Available Deducted from the \$1,000,000.00 medical and rehabilitation limit</p> <p>Attendant Care Benefits \$6,000.00 per month maximum with a lifetime maximum of \$1,000,000.00</p> <p>Transportation Available for any distance travelled</p> <p>Housekeeping & Home Maintenance \$100.00 per week available for life</p> <p>Lost Education Expenses Up to a maximum of \$15,000.00</p> <p>Visitor's Expenses Pays certain expenses incurred by family in visiting you</p> <p>Damage To Clothing There is no financial limit</p>
REPORTS*	<p>Cost Of Assessments, Examinations, And Writing Of Reports Maximum of \$2,000.00 per report</p>		
	In-Home Assessments And Examinations Not available	In-Home Assessments And Examinations Available	In-Home Assessments And Examinations Available
DEATH BENEFITS & FUNERAL EXPENSES*	<p>\$25,000.00 to a spouse \$10,000.00 to a supported former spouse \$10,000.00 per dependent \$25,000.00 divided equally among dependents, if there is no spouse \$6,000.00 maximum for funeral expenses</p>		

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