

# A GUIDE TO ONTARIO'S STATUTORY ACCIDENT BENEFITS SCHEDULE (SABS)

For Motor Vehicle Accidents Occuring On or After June 1, 2016

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”. 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, as defined in the next column.</p>	<p>Catastrophic injuries are the most severe injuries. Your impairment involves paraplegia, tetraplegia, loss of ambulatory mobility or use of an arm, amputation, loss of vision of both eyes, traumatic brain injury, a physical or psychological impairment or combination of impairments equal to a 55% whole person impairment, an impairment that results in a class 4 impairment (marked impairment) in three or more areas of function that precludes useful functioning or a class 5 impairment (extreme impairment) in one or more areas of function that precludes useful functioning due to mental or behavioural disorder.</p>
<p><b>FINANCIAL*</b> <i>(Eligible for only one of these financial benefits)</i></p>	<p><b>Income Replacement Benefits</b> — 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 until death.</p>		
	<p><b>Non-Earner Benefits</b> Payable after 4 weeks at \$185/week if completely unable to carry on a normal life. Payable after age 18 and for a maximum of 104 weeks.</p>		
	<p><b>Caregiver Benefits</b> Not available unless optional benefits are obtained.</p>	<p><b>Caregiver Benefits</b> Not available unless optional benefits are obtained.</p>	<p><b>Caregiver Benefits</b></p> <ul style="list-style-type: none"> <li>• Available without waiting period, if injury makes you substantially unable to continue caregiving activities. Maximum of \$250/week for “incurred” expenses for first dependent, plus \$50 for each additional dependent.</li> <li>• At 104 weeks, must meet more stringent “complete inability” test.</li> <li>• Terminates once dependents reach 16, or are no longer a person in need of care.</li> <li>• No adjustment at age 65.</li> </ul>

\*Coverage may increase with optional benefits. \*\*Please refer to the SABS for specific coverages and definitions.

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.

1033 Bay Street, Suite 302 | Toronto, Ontario M5S 3A5  
1 866 285 6927 | P 416 961 2882 | F 416 961 6760  
info@singerkwinter.com | www.singerkwinter.com

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**TOP TEN PERSONAL INJURY LAW FIRM**  
IN CANADA BY CANADIAN LAWYER MAGAZINE

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BENEFIT TYPE	MINOR INJURY GUIDELINE (MIG)	NON-CATASTROPHIC IMPAIRMENT	CATASTROPHIC IMPAIRMENT
<b>RECOVERY &amp; ASSISTANCE*</b>	<p><b>Medical and Rehabilitation Benefits</b> Maximum of \$3,500 (includes the cost of all treatments and assessments). A/C benefits not available.</p> <p><b>Qualified Case Manager Services</b> Not available.</p> <p><b>Transportation</b> Only available for distances over 50km.</p> <p><b>Lost Education Expenses</b> Up to a maximum of \$15,000.00.</p> <p><b>Visitor's Expenses</b></p> <ul style="list-style-type: none"> <li>• Pays for reasonable and necessary expenses incurred in visiting injured person during treatment or recovery.</li> <li>• Terminates 104 weeks after the accident.</li> </ul> <p><b>Housekeeping &amp; Home Maintenance</b> Not available unless optional benefits purchased.</p> <p><b>Damage to Clothing</b> Reimbursement for damage to clothing including medical and dental devices.</p>	<p><b>Medical, Rehabilitation and Attendant Care Benefits</b></p> <ul style="list-style-type: none"> <li>• Maximum of \$3,000/month for A/C.</li> <li>• Maximum of \$65,000 for medical and rehabilitation expenses and A/C benefits combined up to 260 weeks if over age 18 at date of loss; otherwise to age 28.</li> </ul> <p><b>Qualified Case Manager Services</b> Not available.</p> <p><b>Transportation</b></p> <ul style="list-style-type: none"> <li>• Only available for distances over 50km.</li> </ul> <p><b>Housekeeping &amp; Home Maintenance</b> Not available unless optional benefits purchased.</p> <p><b>Lost Education Expenses</b> Up to a maximum of \$15,000.00.</p> <p><b>Visitor's Expenses</b></p> <ul style="list-style-type: none"> <li>• Pays for reasonable and necessary expenses incurred in visiting injured person during treatment or recovery.</li> <li>• Terminates 104 weeks after the accident.</li> </ul> <p><b>Damage to Clothing</b> Reimbursement for damage to clothing including medical and dental devices.</p>	<p><b>Medical, Rehabilitation and Attendant Care Benefits</b> Maximum of \$6000/month for A/C. Maximum of \$1,000,000 for medical and rehabilitation expenses and A/C benefits combined for life.</p> <p><b>Qualified Case Manager Services</b> Paid from the \$1,000,000 medical and rehabilitation expenses and A/C benefits limits.</p> <p><b>Transportation</b> Available for any distance travelled. Housekeeping &amp; Home Maintenance \$100/week for life.</p> <p><b>Lost Education Expenses</b> Up to a maximum of \$15,000.00.</p> <p><b>Visitor's Expenses</b></p> <ul style="list-style-type: none"> <li>• Pays for reasonable and necessary expenses incurred in visiting injured person during treatment or recovery.</li> <li>• Lifetime.</li> </ul> <p><b>Damage to Clothing</b> Reimbursement for damage to clothing including medical and dental devices.</p>
	<p><b>FINANCIAL*</b> <i>(Eligible for only one of these financial benefits)</i></p>	<p><b>Cost of Assessments, Examinations, And Writing of Reports</b> — Maximum of \$2,000.00 per report. Medical and rehabilitation expenses and A/C benefits limits include all fees and expenses required to conduct assessments, examinations and preparing reports in connection with any benefit or payment to or for an insured. Accountant's reports and Catastrophic Assessment Reports may be excluded from the limits.</p>	
	In-Home Assessments And Examinations Available.	In-Home Assessments And Examinations Available.	In-Home Assessments And Examinations Available.
	<p>\$25,000 lump sum to an eligible spouse, plus \$10,000 lump sum to each dependent including a former spouse. \$25,000 divided equally among dependents, if there is no spouse.</p>		
	<p>\$6,000.00 maximum for funeral expenses</p>		

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