



## **Auto Reform**

Auto Reform takes effect on September 1, 2010.

The goal of this reform is to provide greater price stability and give drivers more control over the amount of coverage and price they pay for auto insurance. As a result, some types of coverage under the Ontario Auto Insurance policy have been altered.

How will this affect your policy? Talk to your broker.

There are a few things you can expect – after September 1<sup>st</sup>, drivers will be able to:

- Choose the insurance coverage that best meets their protection needs and budgets.
- Customize their level of income replacement, medical, rehabilitation, attendant care, caregiver, housekeeping, death benefits and home maintenance coverage; and
- Better integrate their auto insurance with private disability insurance coverage, or individual or group health insurance coverage.

Your Southland Insurance broker has gone to great lengths to get up-to-date on Auto Reform. Your broker knows your policy and is the most qualified person to go through it with you.

Some things to be aware of when talking with your broker:

- A new standard insurance package will become available, providing \$50,000 for medical and rehabilitation coverage for non-catastrophic claims and \$1 million for catastrophic claims. Consumers wanting a higher level of coverage will be allowed to purchase it when their policy renews.
- There will be a new standard limit of \$36,000 for attendant care benefits for non-catastrophic claims.
- Assessment costs will be capped at \$2,000, with a maximum of \$200 payable for the completion of forms – including any assessment required to complete them
- A \$3,500 cap on minor injury medical-rehabilitation expenses and an improved definition of "minor injury."

There are a number of online resources where Ontario policy-holders can learn more about the changes coming September 1<sup>st</sup>. One place to start is with the [Financial Services Commission of Ontario](#) (FSCO) Web site.