



FACT SHEET:

2026 ACCIDENT BENEFITS REFORMS -
WHAT ONTARIO DRIVERS NEED TO KNOW





What are Statutory Accident Benefits?

Statutory Accident Benefits (SABS) provide financial support if you are injured in a car accident. These benefits are available regardless of who caused the accident and can cover things like medical treatment, rehabilitation and income if you can't work because of your injuries.

What's Changing?

Starting July 1, 2026, Ontario drivers will have more choice and control over their coverage. While certain essential benefits will remain mandatory, many others will be optional and can be selected or removed when purchasing or renewing your policy.

Essential Accident Benefits Coverage Remains

Standard medical, rehabilitation and attendant care benefits will continue to be mandatory. These benefits cover medical expenses, therapy, and personal care assistance for injuries from an accident including doctor visits, physiotherapy, and help with daily activities like bathing and dressing.

Optional Benefits You Can Now Choose to Add

The following auto insurance accident benefits will become optional. You can choose to remove or add these to your policy, for yourself or other covered persons, depending on your needs.

Optional Benefit	What it covers	Coverage limits
Income replacement	Helps replace income you lose because of an accident.	<i>Ask your broker about available limits</i>
Non-earner	If you're a student or unemployed and an accident keeps you from leading a normal life, this provides financial support while you recover.	<i>Ask your broker about available limits</i>
Caregiver benefits	Covers caregiving expenses if you or another covered person is injured and can no longer provide care for a household member such as a child or aging parent who needs it.	<i>Ask your broker about available limits</i>
Lost educational expenses	If a car accident keeps you from attending school or an education program, this benefit helps cover the costs you've lost.	<i>Ask your broker about available limits</i>
Expenses of Visitors	Covers reasonable and necessary expenses of visitors if you or another covered person is injured in an accident.	<i>Ask your broker about available limits</i>
Housekeeping & Home Maintenance	Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before the accident.	<i>Ask your broker about available limits</i>
Damage to personal items	Covers the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) that were damaged in the accident.	<i>Ask your broker about available limits</i>
Death benefits	Compensates some family members if you or a covered person dies due to an accident.	<i>Ask your broker about available limits</i>
Funeral benefits	Helps cover some funeral costs.	<i>Ask your broker about available limits</i>



Benefits That Will Remain Optional

You can still choose to add the following benefits to your policy.

Optional Benefit	What it covers	Coverage limits
Supplementary medical, rehabilitation and attendant care benefits	Help cover expenses for medical benefits beyond the standard limits.	<i>Ask your broker about available limits</i>
Dependant care benefits	Help cover costs associated with caring for dependants such as a child, or spouse or aging parent.	<i>Ask your broker about available limits</i>
Indexation benefits	Help to ensure the income replacement benefit is adjusted to reflect the cost of living changes each year.	<i>Ask your broker about available limits</i>

What Steps Should I Take?

-  Review your current coverage to understand what benefits you have today in your auto insurance policy.
-  Review coverage you may already have through your workplace, private benefits plan, or life and health insurance providers.
-  Think about your needs. Consider which coverage is right for you.
-  Speak to your broker to learn more about your options.

Make informed decisions; choose the benefits that best fit your needs and budget.



Need Help?

Contact us the team at PAIB Insurance.



Call Us Today!

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