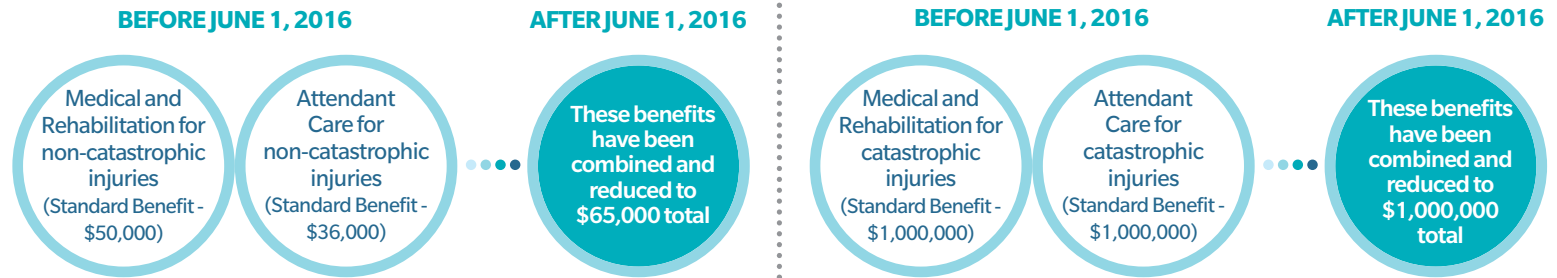


How changes to Ontario Auto Insurance WILL IMPACT YOU

The auto insurance changes are effective for new business and renewals June 1, 2016. Below is a brief summary of some of the changes that will impact your coverage. Please review them carefully and contact your broker with any questions.

Changes to Standard Benefits

When you purchase insurance, Standard Benefits is what's automatically included, and "optional" coverage can be purchased to increase the total amount you are covered for. Therefore, in the event of an accident, if you purchased Optional Accident Benefits, you would be covered for a higher amount. Some of the Standard Benefits have been reduced and some options for increased coverage have been eliminated or changed. Some of the most significant changes are summarized below.



Optional Accident Benefits

If you purchased increased Optional Accident Benefits coverage, the specific options listed below have been eliminated. Contact your broker to review the new coverage options and select the one that best suits your needs.

Benefit/Coverage	Current policy (until June 1, 2016)	New policy (after June 1, 2016)	Optional
Medical and Rehabilitation for non-catastrophic injuries	\$50,000	Combined and reduced to \$65,000 total.	Increase the benefit to \$130,000 total.
Attendant Care for non-catastrophic injuries	\$36,000		
Medical and Rehabilitation for catastrophic injuries	\$1,000,000	Combined and reduced to \$1,000,000 total.	Increase the benefit to a total of \$2,000,000 for catastrophic injuries.
Attendant Care for catastrophic injuries	\$1,000,000		
Medical, Rehabilitation and Attendant Care, all injuries	Not applicable.	Not applicable.	Increase the combined non-catastrophic benefit to \$1,000,000 and the combined catastrophic benefit total to \$2,000,000.

Minor Accidents

If you have an accident that is your fault; where no one is injured, the damage to the vehicle(s) involved is under \$2,000 and there is no insurance payout, your premium will not increase (applicable once every 3 years).

Non-Earner benefit

Following an accident, the waiting period for people who are unable to work as a result of an injury sustained from the accident, has been reduced from 6 months to 4 weeks. Benefits can only be received for up to 2 years after an accident.

Duration of Medical, Rehabilitation and Attendant Care benefits

If you're in an accident and have a non-catastrophic injury, with the exception of children, the duration of this standard benefit is now 5 years and will be paid only as long as you are medically eligible.

Interest Rate for Monthly Payment Plans

If you currently pay your auto insurance on a monthly basis, the interest rate will go down from 3% to 1.3%.

Comprehensive Deductible

Comprehensive coverage protects you from costs to repair damage to your vehicle from unexpected situations such as fire, theft, vandalism or natural disasters. The standard deductible is increasing from \$300 to \$500.

Please contact your broker for more details.