

2026 Accident Benefits Reforms

What Ontario Drivers Need to Know

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.

If you're an existing customer, your policy will renew with the same coverage and limits, unless you agree with your insurer in writing to decline the benefits or make changes to them. However, who is covered under your policy for newly optional benefits will change on July 1, 2026, regardless of renewal effective date. Before making changes, check if your personal or work benefits already provide similar coverage.

Customers who are purchasing or renewing a policy on or after July 1, 2026, can choose which optional accident benefits they would like to purchase.

What are Statutory Accident Benefits?

Statutory Accident Benefits (SABs) can provide financial support if you are injured in an auto accident. These benefits can be 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.

Essential accident benefits coverage remains

Standard medical, rehabilitation and attendant care benefits will continue to be included in all auto insurance policies. These benefits are available regardless of who caused the accident. They 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.

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.	\$130,000 total for non-catastrophic impairments
		\$1,000,000 total for non-catastrophic impairments, and \$2,000,000 for catastrophic impairments
		\$1,000,000 additional total limit for catastrophic impairments
Dependant care benefits	Helps cover reasonable and necessary additional expenses associated with caring for dependants such as a child, spouse, or aging parent.	\$75/week for the first dependant and \$25/week for each additional dependants, to a maximum of \$150/week.
Indexation benefits	Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.	The indexation amount is posted by the Financial Services Regulatory Authority annually.



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 or another covered person may lose because of an auto accident. The benefit pays 70% of gross income, up to the weekly limit selected.	\$400/week
		\$600/week
		\$800/week
		\$1,000/week
Non-earner	If you or another covered person is a student or unemployed and an auto accident keeps you from leading a normal life, this benefit can provide financial support while you recover.	\$185/week for up to 2 years
Caregiver benefits	Helps cover caregiving expenses if you or another covered person is injured in an auto accident and can no longer provide care for a household member, such as a child or aging parent, who needs it.	\$250/week for the first dependant and \$50 for each additional dependant.
Lost educational expenses	If an auto accident keeps you or another covered person from attending school or an education program, this benefit can help cover the costs you have lost.	\$15,000 total limit
Expenses of Visitors	Helps cover reasonable and necessary expenses of visitors, such as a sibling or parents, if you or another covered person is injured in an auto accident.	No Limit
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 an auto accident.	\$100/week
Damage to personal items	Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.	No Limit
Death benefits	Compensates some family members if you or another covered person dies due to an auto accident. These benefits are paid as a lump sum payment.	\$25,000 (Surviving Spouse) \$10,000 (Surviving Dependand) \$10,000 (Loss of each Dependand)
		\$50,000 (Surviving Spouse) \$20,000 (Surviving Dependand) \$20,000 (Loss of each Dependand)
Funeral benefits	Helps cover some funeral costs if you or another covered person dies due to an auto accident.	\$6,000 total limit
		\$8,000 total limit

Who is covered?

Although existing policies will renew with the same coverage and limits, who is covered under policies for newly optional accident benefits will change on July 1, 2026, regardless of renewal effective date.

Optional accident benefits under your auto policy will only cover the following individuals:

- The named insured
- The spouse of the named insured
- Dependants of the named insured and of the named insured's spouse
- Persons specified in the policy as drivers of the automobile

Talk to an agent or broker to learn more about your options.



403 Mary St, Ayton, ON N0G 1C0
519-665-7715
www.germaniamutual.com

