

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.	<i>Insurers to populate with coverage limits</i>
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.	<i>Insurers to populate with coverage limits</i>
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.	<i>Insurers to populate with coverage limits</i>
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.	<i>Insurers to populate with coverage limits</i>
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.	<i>Insurers to populate with coverage limits</i>
Housekeeping and 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.	<i>Insurers to populate with coverage limits</i>

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.	<i>Insurers to populate with coverage limits</i>
Death benefits	Compensates some family members if you or another covered person die due to an auto accident.	<i>Insurers to populate with coverage limits</i>
Funeral benefits	Helps cover some funeral costs if you or another covered person die due to an auto accident.	<i>Insurers to populate with coverage 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	Helps cover expenses for medical benefits beyond the standard limits.	<i>Insurers to populate with coverage limits</i>
Dependant care benefits	Helps cover reasonable and necessary additional expenses associated with caring for dependants such as a child, spouse, or aging parent.	<i>Insurers to populate with coverage limits</i>
Indexation benefits	Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.	<i>Insurers to populate with coverage limits</i>