YOUR RECOVERY
JOURNEY

Accident Benefits Claim – Ontario



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People
protecting
people

Get the support you need throughout the accident benefits claims process

We know that recovering after an accident can be challenging. We're here to support you every step of the way. Every auto insurance policy in Ontario includes Accident Benefits coverage. These benefits can help support your recovery after a motor vehicle accident, regardless of who was at fault. This guide explains the accident benefits claims process and the types of benefits that may be available to you.

Accident benefit injury categories

Your Accident Benefits coverage provides support and treatment to help you recover from injuries sustained in a motor vehicle accident, whether you were at fault or not.

Minor Injury Guideline

Examples of minor injuries include:

- Soft tissue injuries, such as whiplash or a partial muscle tear.
- If you have this type of injury, please sign an OCF-23 Treatment and Confirmation Form.

Non-Catastrophic Injuries

Examples of non-catastrophic injuries include:

- Broken bones and full muscle tears.
- If you have this type of injury, please sign an OCF-18 Treatment and Assessment Form.

Catastrophic Injuries

Examples of catastrophic injuries include:

- Amputation and paraplegia.
- We understand that these injuries can have a significant impact on your life. Your Claims Adjuster is here to guide you through the process and help you access the support available to you.



A brief overview of the claims process

1. Complete your Accident Benefits package

Complete and return your Accident Benefits package within 30 days. The package includes the Application for Accident Benefits (OCF-1), which we need to open your claim and review your treatment costs.

To help avoid out-of-pocket expenses, make sure Part 6 is completed and initialled. This allows us to pay your clinic directly for approved treatment.

2. Choose a clinic

Choose a clinic that meets your needs and supports your recovery.

3. Attend your appointment

Your clinic will ask you to complete the required forms before treatment begins.

4. Complete your initial assessment

Your clinic will assess your injuries and recommend the treatment that's right for you. This assessment typically takes 45 to 60 minutes.

5. Review your treatment plan

Based on your assessment and injury category, your healthcare provider will create a treatment plan tailored to your needs.

They will review the plan with you before submitting it to us for approval. Once you've reviewed the plan and are comfortable moving forward, you can sign it.

6. If your treatment plan is approved

Book your appointments and begin treatment. Your clinic will bill us directly for approved treatment costs.

7. Continue your treatment and recovery

As treatment progresses, monitor your recovery and discuss any concerns with your healthcare provider.

If you have questions at any point, feel free to contact us. We're here to help.

8. If you're feeling better

Continue following your treatment plan until it is complete.

9. If you're not feeling better

Contact your Claims Adjuster and speak with your treating clinic about other treatment options.

In some cases, an independent assessment may be needed to determine the most appropriate treatment for your recovery.



Additional expenses that may be covered

Depending on your coverage and injuries, you may be eligible for additional benefits and expenses. If you have questions about what's covered, please contact your Claims Adjuster.

Attendant Care Benefits*

These benefits may help cover the cost of personal care assistance if your injuries make it difficult to complete everyday tasks, such as:

- Bathing or showering
- Getting dressed
- Eating
- Personal hygiene

Transportation expenses

You may be reimbursed for transportation costs related to your treatment After the initial 50 km deductible, reimbursement is provided at 40 cents per kilometre and may also cover parking expenses

Supplementary goods

You may be eligible for items that support your recovery, such as:

- Cervical pillows
- Pain-relief gels
- Back supports

Personal items

You may be eligible for reimbursement of personal items that were lost or damaged in the accident, including:

- Clothing
- Prescription glasses
- Hearing aids

Visitor expenses

These benefits may help cover transportation and accommodation costs for immediate family members visiting you during your recovery.



*Available for non-catastrophic and catastrophic injuries only.

Specified benefits that may be available

Your eligibility for these benefits depends on your situation and coverage. If you have questions, please contact your Claims Adjuster.

Income Replacement Benefit

You may be eligible for this benefit if accident-related injuries prevent you from working and result in a loss of income.

Non-Earner Benefit

You may be eligible for this benefit if your injuries prevent you from participating in the activities you regularly took part in before the accident.

Caregiver Benefit*

You may be eligible for this benefit if your injuries prevent you from caring for your dependants and you incur caregiving expenses as a result.



Claims are paid according to the fee guidelines established by the Financial Services Regulatory Authority of Ontario (FSRA).

Healthcare Provider	Max Hourly Rate ($)	Healthcare Provider	Max Hourly Rate ($)
Chiropractor	112.81	Psychologist	149.61
Massage Therapist	58.19	Kinesiologist	58.19
Occupational Therapist	99.75	Speech Language Pathologist	112.22
Physiotherapist	99.75	Nurse	91.43

*Available if you purchased optional coverage or have a catastrophic injury.

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