

### Comparison Chart – New Automobile Policy effective September 1, 2010

| Coverage                                  | Coverage under your existing auto policy   | Coverage under New Standard Auto Policy (Sept 1, 2010)   | Buy-Back Options   | Enhancement Options   |
|---|--|--|--|---|
| <b>Income Replacement Benefit</b>         | 80% of net income up to \$400 per week   | 70% of gross income up to \$400 per week   |  | 70% gross earnings up to \$600, \$800 or \$1,000 weekly.  |
| <b>Medical and Rehabilitation Benefit</b> | Non-catastrophic-<br>\$100,000<br>Catastrophic-<br>\$1,000,000                                 | Non-catastrophic-<br>\$50,000<br>Catastrophic-<br>\$1,000,000  | Non-catastrophic<br>\$100,000<br>Catastrophic-<br>\$1,000,000  | Non-catastrophic<br>\$1,100,000<br>Catastrophic-<br>\$2,000,000   |
| <b>Attendant Care Benefit</b>             | Non-catastrophic-<br>\$72,000<br>Catastrophic-<br>\$1,000,000                                  | Non-catastrophic-<br>\$36,000<br>Catastrophic-<br>\$1,000,000  | Non-catastrophic-<br>\$72,000<br>Catastrophic-<br>\$1,000,000  | Non-catastrophic-<br>\$1,072,000<br>Catastrophic-<br>\$2,000,000  |
| <b>Caregiver Benefit</b>                  | Up to \$250 per week for first dependant, \$50 for each additional, available for all injuries | Up to \$250 per week for first dependant, \$50 for each additional dependant, <u>available for catastrophic injuries only</u>  | Up to \$250 per week for first dependant, \$50 for each additional dependant, <u>available for all injuries</u>  |   |
| <b>Housekeeping and Home Maintenance</b>  | Up to \$100 per week, available for all injuries   | Up to \$100 per week, <u>available for catastrophic injuries only</u>  | Up to \$100 per week, <u>available for all injuries</u>  |   |
| <b>Dependant Care</b>                     | Not provided   | Not provided   |  | Up to \$75 per week for first dependant, \$25 per week for each additional, to a maximum of \$150 per week. |
| <b>Death and Funeral Benefit</b>          | \$25,000 spouse, \$10,000 each dependant, \$6,000 funeral (max).                               | \$25,000 spouse, \$10,000 each dependant, \$6,000 funeral (max).   |  | \$50,000 spouse, \$20,000 each dependant, \$8,000 funeral (max).  |
| <b>Indexation</b>                         | None   | None   |  | Annual adjustment according to the Consumer Price Index for Canada  |
| <b>Tort Deductible</b>                    |  | General Damage awards subject to \$30,000 deductible – does not apply when award is \$100,000 or more – Family Law act subject to \$15,000 deductible if the award is less than \$50,000 | General Damage awards subject to \$20,000 deductible – does not apply when award is \$100,000 or more – Family Law act subject to \$10,000 deductible if the award is less than \$50,000 |   |