



# Statutory Accident Benefits

## What's Mandatory and What's Optional as of July 1, 2026

Benefit	Coverage	Mandatory or Optional	If You Opt Out
<b>Medical, Rehabilitation &amp; Attendant Care</b>	Covers medical expenses, therapy and personal care for injuries from an accident, including doctor visits and physiotherapy	Mandatory	Included in every auto insurance policy
<b>Income Replacement</b>	Helps replace lost income if you (or someone else covered under the auto policy) is injured and loses income from not being able to work	Optional after July 1, 2026	No lost income support – may need to rely on Employment Insurance Sickness Benefits, Canada Pension Plan Disability Benefits or Ontario Disability Support Work
<b>Caregiver</b>	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	Optional after July 1, 2026	Excluded from your policy
<b>Non-Earner</b>	If you or another covered person is a student or is unemployed and an auto accident keeps you (or another covered person) from leading a normal life, this benefit can provide financial support while you recover	Optional after July 1, 2026	Excluded from your policy
<b>Lost Educational Expenses</b>	Reimburses certain costs you (or another person covered under the policy) incurred to enroll in education programs (e.g. college, university or other schooling) and are unable to attend as a result of an auto accident	Optional after July 1, 2026	Excluded from your policy
<b>Visitor Expenses</b>	May cover reasonable and necessary travel and lodging costs of visitors (e.g. parents or siblings) if they visit you (or another person covered under the auto policy) while you (or the other person with coverage) is in treatment or recovering from auto accident-related injuries	Optional after July 1, 2026	Excluded from your policy
<b>Housekeeping &amp; Home Maintenance</b>	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	Optional after July 1, 2026	Excluded from your policy
<b>Damage to Personal Items</b>	Covers the cost of repairing or replacing personal items like clothing, prescription glasses or hearing aids that were damaged in an auto accident	Optional after July 1, 2026	Excluded from your policy
<b>Death</b>	May compensate some members of your family if you (or another person covered under the policy) is killed as a result of an auto accident	Optional after July 1, 2026	Excluded from your policy
<b>Funeral</b>	May pay for some funeral expenses if you (or another person covered under the policy) is killed as a result of an auto accident	Optional after July 1, 2026	Excluded from your policy

### Disclaimer

The descriptions of SABs in this document is a summary of the statutory accident benefits in Ontario Regulation 34/10. Do not rely on this summary alone. For full details, refer to the new SABs wordings available at [fsrao.ca](http://fsrao.ca) or speak with a licensed Ontario insurance broker.



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