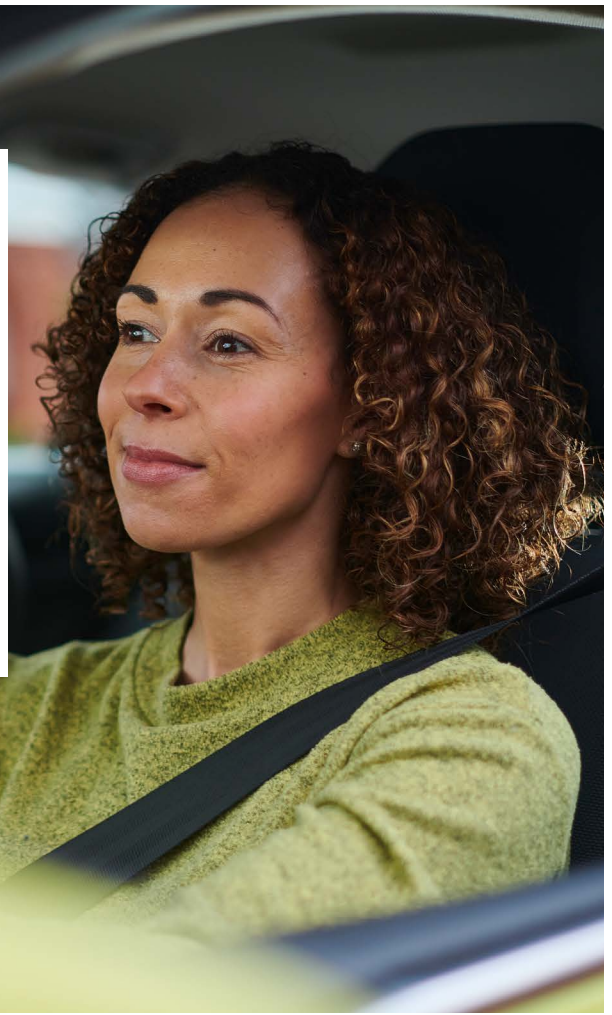


# 2026 accident benefits reforms — What Ontario drivers need to know



## What are statutory accident benefits?

Statutory Accident Benefits (SABs) can provide financial support if you are injured in a car 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.

## What's changing?

**Starting July 1, 2026**, Ontario is making significant changes to auto insurance, especially to Statutory Accident Benefits (SABs). While certain essential benefits will remain mandatory, many others will become 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 choose, in writing, to remove benefits or make changes. However, the rules about **who** is covered under your policy for newly optional benefits will change on July 1, 2026, regardless of when your policy renews. Before making changes, check if your personal or work benefits already provide similar coverage.

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

## Essential accident benefits coverage remains

Standard medical, rehabilitation and attendant care benefits will continue to be included in all auto insurance policies. These benefits apply regardless of who caused the accident. They cover medical expenses, therapy and personal care assistance for injuries resulting from a collision including doctor visits, physiotherapy and help with daily activities such as bathing and dressing.




## 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
 <p>Income replacement</p>	<p>Helps replace income you or another covered person may lose because of an auto accident.</p>
 <p>Non-earner</p>	<p>Provides financial support if you or another covered person is a student or unemployed and an auto accident prevents you from leading a normal life.</p>
 <p>Caregiver benefits</p>	<p>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 who needs it.</p>
 <p>Lost educational expenses</p>	<p>Covers certain education-related costs if an auto accident prevents you or another covered person from attending school or an education program.</p>
 <p>Expenses of visitors</p>	<p>Helps cover reasonable and necessary expenses for family members visiting you or another covered person during recovery after being injured in an auto accident.</p>
 <p>Housekeeping and home maintenance</p>	<p>Helps cover costs if you or another covered person cannot perform the housekeeping and home maintenance tasks normally done before an auto accident.</p>
 <p>Damage to personal items</p>	<p>Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.</p>
 <p>Death benefits</p>	<p>Compensates some family members if you or another covered person die due to an auto accident.</p>
 <p>Funeral benefits</p>	<p>Helps cover some funeral costs if you or another covered person die due to an auto accident.</p>

## Benefits that will remain optional

You can still choose to add the following benefits to your policy:

Optional benefit	What it covers
 <p>Supplementary medical, rehabilitation and attendant care benefits</p>	<p>Helps cover expenses for medical benefits beyond the standard limits.</p>
 <p>Dependant care benefits</p>	<p>Helps cover reasonable and necessary additional expenses associated with caring for dependants such as a child, spouse or aging parent.</p>
 <p>Indexation benefits</p>	<p>Helps to ensure certain weekly benefit payments and monetary limits are adjusted annually to reflect changes in the cost of living.</p>



### Who is covered?

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

### What steps should I take?

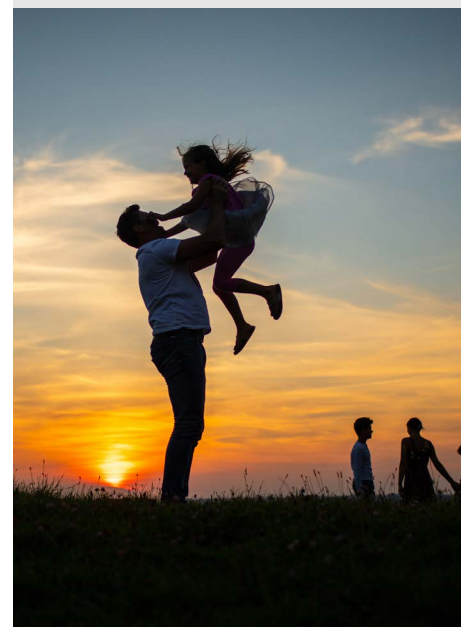
- Review your current coverage to understand what benefits you have today in your auto insurance policy
- Review coverage you may already have through your workplace, private benefits plan or life and health insurance providers
- Think about your needs. Consider which coverage is right for you
- Speak to your insurer, agent or broker to learn more about your options

Make informed decisions about how these choices may affect your protection in the event of an accident.



### Need help?

Contact us via our website:  
<https://www.wtwco.com/en-ca/solutions/personal-lines>



### Disclaimer

The descriptions of the statutory accident benefits in this document is a summary of the statutory accident benefits in Ontario Regulation 34/10 (the “SABS”). Do not rely on this summary alone. For full details, refer to the SABS or speak with your insurer, agent, or broker.

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