

Ontario motorists must have the following standard coverages: Liability, Accident Benefits, Uninsured Automobile and Direct Compensation – Property Damage. **All of these coverages are included in your ingenie insurance policy.**

You may purchase additional insurance for Loss or Damage to the automobile itself – **this coverage is also included in your ingenie insurance policy, unless you've asked us to remove it.**

You may also purchase additional insurance for Optional Increased Accident Benefits, which are not included in your ingenie insurance policy unless you choose to add them. We will gladly explain to you what these options include, why you might need them, how much extra they cost, as well as any other questions you may have, so please contact ingenie at 1-84-INGENIE-1

Displayed below is a brief explanation of the insurance coverages available to you through ingenie – **look for the ✓ beside each coverage to show what's included in your ingenie insurance policy.**

Full details of your specific insurance coverage will be mailed to the registered owner's address.

## ✓ **Liability**

Provides coverage for you or other insured persons if someone else is killed or injured or their property is damaged in an automobile incident. It will pay for legitimate claims against you or other insured persons up to the limit of your coverage, and includes the cost of settling claims.

## ✓ **Accident Benefits**

Provides benefits that you and other insured persons may be entitled to receive if injured or killed in an automobile accident. These benefits include: income replacement for persons who have lost income; payments to non-earners who suffer complete inability to carry on a normal life; payment of care expenses to persons who cannot continue to act as a primary caregiver for a member of their household; payment of medical, rehabilitation and attendant care expenses; payment of certain other expenses; payment of funeral expenses; and payments to survivors of a person who is killed. You may also purchase optional benefits to increase the standard level of benefits provided in your policy.

## ✓ **Uninsured Automobile**

Provides coverage if you or other insured persons are injured or killed by an uninsured motorist or by a hit-and-run driver. It covers damage to your automobile and its contents caused by an identified, uninsured motorist, subject to a \$300 deductible.

## ✓ **Direct Compensation – Property Damage**

Provides coverage in Ontario, under certain conditions, for damage to your automobile and to property it is carrying, when another motorist is responsible. It is called Direct Compensation because you will collect from us, your insurance company, even though you are not at fault for the accident.

## ✓ **Loss or Damage**

Provides a selection of optional coverages for your own automobile. Payments cover direct and accidental loss of, or damage to, a described automobile and its equipment. There is usually a deductible amount indicated for each coverage and this amount is either paid by you toward the cost of repairs or is deducted from the loss settlement. Higher deductibles may reduce your premium.

There are four types of Loss or Damage coverage available in the market (definitions follow) :

1. **Specified Perils**
2. **Comprehensive:**
3. **Collision or Upset**
4. **All Perils – the ingenie product includes ALL PERILS coverage as standard**

**Specified Perils:** Covers the described automobile against loss or damage caused by certain specific perils. They are: fire; theft or attempted theft; lightning, windstorm, hail or rising water; earthquake; explosion; riot or civil disturbance; falling or forced landing of aircraft or parts of aircraft; or the stranding, sinking, burning, derailment or collision of any kind of transport in, or upon which, the described automobile is being transported.

**Comprehensive:** Covers a described automobile against loss or damage other than those covered by Collision or Upset, including perils listed under Specified Perils, falling or flying objects, missiles and vandalism.

**Collision or Upset:** Covers damage when your automobile is involved in a collision with another vehicle, an object or tips over.

- ✓ **All Perils:** Combines the Collision or Upset and Comprehensive coverages noted above so that you have coverage for all 4 types of Loss or Damage included in your ingenie policy for Loss or Damage. This coverage is subject to the deductible amount you've chosen, which is the amount that is either paid by you toward the cost of repairs or is deducted from every loss settlement under this coverage. Higher deductibles will typically reduce your premium.

#### **Additional insurance included in your ingenie insurance policy:**

- ✓ **OPCF 20 – Transportation Replacement:**  
Provides coverage for the cost of a rental vehicle while your vehicle is being replaced or repaired, if the damage or loss is caused by a peril for which you are insured.
- ✓ **OPCF 27 – Liability for Damage to non-owned Auto:**  
Provides the same Loss or Damage physical damage coverage that you have on your own vehicle to other vehicles that you may operate but do not personally own – such as a vehicle that you have rented or borrowed – subject to your deductible.
- ✓ **OPCF 44R – Family Protection:**  
This coverage protects you, or an eligible member of your family, to the same limits as your Third-Party Liability coverage if you are involved in an automobile accident where you are not at fault, with someone who carries less insurance.
- ✓ **\*OPCF 43/43a – Removing Depreciation Deduction:**  
This coverage removes the Insurer's normal right to deduct depreciation from the value of your vehicle when settling a claim for loss or damage caused by a peril for which you are insured.

Please note \*This coverage is **only included** in your ingenie insurance if you bought your vehicle brand new and it was under one year old when your ingenie insurance policy started.

The optional Accident Benefits ingenie offers are:

**Increased Income Replacement** – the standard level of income replacement provided in the policy (\$400 per week maximum) may be increased by purchasing optional coverage so that the weekly limit is up to \$600, \$800 or \$1,000. All income replacement benefits are based on 70% of your gross weekly income.

**Caregiver, Housekeeping and Home Maintenance Expenses** – The standard caregiver, housekeeping and home maintenance expenses benefit is available only for a person who is catastrophically impaired. You may purchase an optional benefit to provide this coverage for all impairments.

**Increased Medical, Rehabilitation and Attendant Care** – the standard benefit pays up to \$65,000 for medical, rehabilitation and attendant care expenses for non-catastrophic injuries. If catastrophically impaired, the standard benefit pays up to \$1,000,000 for medical, rehabilitation and attendant care expenses. You may purchase an optional medical, rehabilitation and attendant care benefit that doubles the \$65,000 limit for non-catastrophic injuries; an optional benefit that doubles the \$1,000,000 limit for catastrophic injuries; or an optional benefit that applies to all injuries – it provides \$1,000,000 in total for non-catastrophic injuries and adds an additional \$1,000,000 to the limit for catastrophic injuries.

**Increased Death and Funeral** – the standard level of death benefits paid to the surviving spouse and dependant of a person who is killed (\$25,000 to surviving spouse; \$10,000 to surviving dependant) may be doubled by purchasing this optional coverage. This coverage also increases the standard funeral expense benefit from \$6,000 to \$8,000.

**Dependant Care** – There is no standard dependant care benefit for persons who are employed and care for dependants. You may purchase an optional benefit to receive weekly dependant care expenses of \$75 for the first dependant, and \$25 for each additional dependant, up to \$150 per week.

**Indexation Benefit** – this optional coverage will ensure that certain weekly benefit payments and monetary limits will be adjusted on an annual basis to reflect changes in the cost of living.