



Coverage Name	Standard Accident Benefits After Sept 1, 2010	Do You Have the Coverage You and Your Family Need? Contact Erb and Erb Insurance Brokers at <u>519-579-4270</u> or <u>800-265-2634</u>
Income Replacement	70% Gross Earnings up to \$400/week	Do you or your spouse earn more than \$30,000 a year? If so, you will need higher Income Replacement limits. There are higher weekly limits of up to \$600, \$800 and \$1,000 available, based on 70% of gross income. Can your family afford to be without your income if you are seriously injured in an auto accident and can't work? No? You need to contact us!
Caregiver	\$250/week first dependant + \$50/week each additional For Catastrophic Injuries Only	Are you a stay-at-home parent with dependants to look after? If you are injured in an auto accident, the caregiver coverage will help pay for someone to take care of your home and children. The standard policy provides coverage in cases of catastrophic injury; but you get nothing in cases of serious injury. You need to contact us!
Housekeeping and Home Maintenance	Up to \$100/week For Catastrophic Injuries Only	
Dependant Care	\$0	Are you a working parent? If you are employed at the time of an accident and injured and you require help to look after your dependants the Dependant Care Option provides additional coverage over and above the Income Replacement benefit. Getting help to look after your kids can reduce the stress of an injury and get you back on your feet sooner. You need to contact us!
Medical and Rehabilitation	Minor Injury: \$3,500 Non-Catastrophic: \$50,000 Catastrophic: \$1,000,000	Health care costs are dramatically increasing. And now, the standard auto insurance benefits for Medical and Rehabilitation and Attendant Care will be cut in half! If you (or your spouse, or dependant child) are seriously injured in an auto accident, \$50,000 can be depleted very quickly. Increasing your coverage for a serious injury to \$1,100,000 is <u>very crucial</u> to protect your family.
Attendant Care	Minor Injury: \$0 Non-Catastrophic: \$36,000 (Maximum \$3,000/month) Catastrophic: \$1,000,000	If you are catastrophically injured in an auto accident you can potentially use up \$1,000,000 of coverage in as little as four years. Increasing your coverage to \$2,000,000 for a catastrophic injury is of the highest importance. You need to contact us!
Death and Funeral	Spouse: \$25,000 Dependants: \$10,000 each Funeral: \$6,000	Do you have a spouse and/or children? For only pennies a day, you can double the optional death benefit to \$50,000 for a spouse and \$20,000 for each dependant, in the event you or your spouse dies in an auto accident. You need to call us!
Indexation	None	Today's costs are almost three times higher than just 30 years ago. This optional benefit provides a cost of living adjustment each year after an injury on all accident benefits and limits (except Death and Funeral). Almost everyone needs this very important option. You need to contact us!