事故福利自选项目自查清单

Optional Accident Benefits — Self-Check Checklist

我家到底该重点看哪几项?

使用方法：逐题对照自家情况作答，在方框里打勾。勾选与你有关的情况；拿不准的地方标「待核对」。任何一项都可能值得讨论，勾选数量不代表保障需求大小，也不代表符合领取资格。先整理已有的工作福利、私人伤残保险和其他保障，比较它们与车险福利的适用条件及缺口。不要仅因名称相似，就认定保障重复或可以取消。这张清单只帮你整理问题，不替你做决定。本清单供你自行核对和留存，无需填写身份或联系方式，也无需向节目方提交。讨论个人保单时，请使用保险公司或经纪公司的正式服务渠道。

How to use: Answer each question for your own household and tick the boxes that apply to you. If you are unsure about an item, mark it "to check." Any single item may be worth discussing — the number of ticks does not measure how much coverage you need, and a tick does not mean you qualify for a benefit. Start by listing your workplace benefits, private disability insurance and other coverage, and compare their conditions and gaps with auto insurance benefits. Do not assume coverage is duplicated — or can be cancelled — just because the names sound similar. This checklist helps you organize your questions; it does not make the decision for you. For your own checking and records only — no name or contact details needed, and nothing to submit to the show. For questions about your own policy, please use your insurer's or broker's official service channels.

开始前先核对

Before you begin — check these first

- ☐ 我知道这次核对的是哪份保单及哪个保障期间。
  I know which policy and which coverage period I am checking.
- ☐ 我知道现有保单已保留哪些自选福利和限额。
  I know which optional benefits and limits my current policy has kept.
- ☐ 我已核对自己、配偶、孩子或其他家人的适用身份（记名被保险人、配偶、双方受扶养人、列明驾驶人；同住或亲属关系本身不等于适用）。
  I have checked who in my household actually qualifies — named insured, spouse, dependants of either spouse, and listed drivers. Living together, or being related, does not by itself make someone covered.
  注：某些情形还涉及法律上「视为记名被保险人」的认定，例如部分雇主供车安排，应另外核对。
  Note: In some situations, the law's "deemed named insured" determination may also apply — for example, some employer-provided vehicle arrangements — and should be checked separately.
- ☐ 我已整理工作福利和私人保险的保障资料。
  I have gathered the details of my workplace benefits and private insurance.
- ☐ 我知道取消某项福利后，再购买时未必能够恢复原来的金额、范围或组合。
  I know that if I cancel an optional benefit, buying it again later may not restore the original amount, scope or combination.

第一组 · 收入与工作

Group 1 · Income & Work

收入替代

Income replacement

- ☐ 家里的主要收入，靠你或配偶的工资、自雇收入?
  Does your household rely mainly on wages or self-employment income earned by you or your spouse?
- ☐ 如果受伤后几个月不能工作，又没有带薪病假、公司伤残保险或私人伤残保险能顶上?
  If an injury kept you off work for months, would you have no paid sick leave, group disability plan or private disability insurance to fall back on?
  是否符合领取条件，另行核对。
  Eligibility is a separate question — check the requirements for this benefit.

非受薪者

Non-earner

- ☐ 你目前没有工作、已经退休，或正在读书，家里收入主要靠其他人?
  Are you currently not working, retired, or studying, with the household depending mainly on someone else's income?
- ☐ 受伤会让你没法独立生活、没法继续平时的日常活动?
  Would an injury leave you unable to live independently or carry on your usual daily activities?
  是否符合领取条件，另行核对。
  Eligibility is a separate question — check the requirements for this benefit.

对应福利：收入替代、非受薪者。**节目里听：**正文第四节第 1、2 项；问题一、五、六、七、十七。
Benefits: Income replacement, non-earner. **In the episode:** Part 4, items 1–2; Q1, 5, 6, 7, 17.

第二组 · 照顾与家务

Group 2 · Caregiving & Household

- ☐ 你是家里主要照顾孩子、老人或其他家人的人? → 看护福利
  Are you the main caregiver for a child, an elderly parent, or another family member who depends on you day to day? → Caregiver benefit
- ☐ 你是单亲，或者是家里唯一能长期照顾人的成年人? → 看护福利
  Are you a single parent, or the only adult in the home who provides care on a regular basis? → Caregiver benefit
- ☐ 你有工作；如果受伤休养，需要另外花钱请人来照顾受扶养人? → 受扶养人照料福利
  Do you work? If you were recovering from an injury, would you have to pay someone to look after your dependants? → Dependant care benefit
- ☐ 家里的家务、维修、房屋维护主要靠你，受伤就得花钱请人? → 家务及住宅维护福利
  Do you normally do the housekeeping, repairs and home maintenance yourself — and would you need to hire help if you were injured? → Housekeeping & home maintenance benefit

对应福利：看护、家务及住宅维护、受扶养人照料。**节目里听：**正文第五节（专节）；第四节第 3、4 项；问题八、九、二十七。
Benefits: Caregiver, housekeeping & home maintenance, dependant care. **In the episode:** Part 5 (feature section); Part 4, items 3–4; Q8, 9, 27.

第三组 · 学业与个人物品
Group 3 · Education & Personal Items

☐ 你或家人正在就读课程，学费、书本费已经交了？
Are you or a family member enrolled in a program, with tuition and book costs already paid?

☐ 如果事故让你没法继续读，又不能退费，这笔钱是不是就打了水漂？
If an accident stopped you from continuing the program and no refund was available, would that money simply be lost?

☐ 你平时离不开眼镜、助听器或辅助行动装置，自费更换代价不小？
Do you depend on prescription eyewear, hearing aids or mobility devices that would be costly to replace out of pocket?

对应福利：教育费用损失、特定个人物品损坏。**节目里听：**正文第四节第 5、7 项；第十二节场景五。
Benefits: Lost educational expenses, damage to personal items. **In the episode:** Part 4, items 5 and 7; Part 12, scenario 5.

第四组 · 家人探访
Group 4 · Visiting Family

☐ 你的近亲（配偶、子女、父母、兄弟姐妹）大多住在外地？
Do most of your close family members (spouse, children, parents, siblings) live far away?

☐ 治疗或康复期间，合资格的探访者前来探访，可能产生额外的交通、住宿费用？
During treatment or recovery, could eligible visitors travelling to see you face extra travel and lodging costs?

对应福利：探访费用。**节目里听：**正文第四节第 6 项。
Benefit: Expenses of visitors. **In the episode:** Part 4, item 6.

第五组 · 医疗、康复与陪护的额度
Group 5 · Medical, Rehabilitation & Attendant Care Limits

☐ 你担心标准额度不够用（非灾难性合计 6.5 万加元、灾难性 100 万加元）？（适用轻伤指引时，医疗与康复通常适用 3,500 加元的限额；法定例外及具体条件见《金额参考表》。）
Are you concerned the standard limits may not be enough (combined $65,000 for non-catastrophic injuries; $1,000,000 for catastrophic)? (Where the Minor Injury Guideline applies, medical and rehabilitation benefits are usually subject to a limit of $3,500; statutory exceptions and specific conditions are set out in the Benefit Amounts Reference.)

☐ 你或家人有既有健康问题、从事较高风险的工作或活动（这里指在汽车事故中受伤的可能），或者想弄清已有的公司医疗保障与车险福利如何协调？
Do you or a family member have existing health concerns, a job or activities with a higher risk of being hurt in a car accident, or workplace medical coverage — and you want to understand how that coverage coordinates with auto insurance benefits?

☐ 你希望万一伤到灾难性程度，额度比标准更高？
Would you want a higher limit if the injury turned out to be catastrophic?

对应福利：医疗、康复与陪护增额选项、灾难性伤害增额选项。**节目里听：**正文第三节（专节）；问题四、十。
Benefits: Increased medical, rehabilitation & attendant care options; additional catastrophic impairment option. **In the episode:** Part 3 (feature section); Q4, 10.

第六组 · 身故、丧葬与长期购买力
Group 6 · Death, Funeral & Long-Term Value

☐ 如果你因汽车事故身故，家里会立刻缺钱维持生活，又没有足够的寿险或其他安排？
If you died in a car accident, would your family immediately be short of money to live on, without enough life insurance or other arrangements?

☐ 丧葬费用对家人会是一笔实实在在的负担，目前没有别的来源能覆盖？
Would funeral costs be a real burden for your family, with no other source to cover them?

☐ 你担心通货膨胀会把固定金额的福利「变薄」，希望金额能随生活成本调整？
Are you concerned that inflation will shrink the value of fixed-amount benefits, and would you want them adjusted for the cost of living?

对应福利：死亡福利、丧葬费用、指数调整。**节目里听：**正文第四节第 8、9 项与指数调整一段。
Benefits: Death benefit, funeral benefit, indexation. **In the episode:** Part 4, items 8–9 and the indexation passage.

我的结果
My results

把想进一步核对的项目写下来——任何一项都可以写，不按勾选多少排先后。每位成年家人可各填一份。
Write down the items you want to look into further — any item can go here; there is no ranking by tick count. Each adult family member can fill in their own copy.

我想核对的项目 Item I want to check	已有保障是否清楚 Is my existing coverage clear?	最需要确认的问题 The question I most need answered
	☐ 清楚 Clear ☐ 不清楚 Not clear	
	☐ 清楚 Clear ☐ 不清楚 Not clear	
	☐ 清楚 Clear ☐ 不清楚 Not clear	
	☐ 清楚 Clear ☐ 不清楚 Not clear	
	☐ 清楚 Clear ☐ 不清楚 Not clear	

《安省保险早报》特别节目《2026 安省车险改革》配套资料 · 节目主页：ontarioinsurance.pages.dev
Which optional benefits should my household look at first? — Companion to the Ontario Insurance Morning special episode “Ontario’s 2026 Auto Insurance Reform” · Show homepage: ontarioinsurance.pages.dev

主要来源：安省《法定事故福利计划》O. Reg. 34/10（含 O. Reg. 383/24 修订，2026 年 7 月 1 日生效），见 e-Laws 法规原文；安省金融服务监管局（FSRA）保险公司问答与续保指南。各项福利的金额与档位见配套文件《金额参考表》（独立文件）。
Main sources: Ontario Regulation 34/10, Statutory Accident Benefits Schedule (as amended by O. Reg. 383/24, effective July 1, 2026) — see the regulation text on e-Laws; FSRA (Ontario’s regulator) insurer Q&A and renewal guidance. Benefit amounts and tiers are in the companion Benefit Amounts Reference (separate document).

本清单为一般信息整理，不构成保险建议，也不替代持牌保险经纪针对你个人情况的意见；是否购买、买多少，请结合自家已有保障与预算决定。**本资料不承诺节省保费，实际保费以保险公司的正式报价为准。**
This checklist is general information only. It is not insurance advice and does not replace advice from a licensed broker about your own situation. Whether to buy, and how much, depends on the coverage you already have and your budget. **We do not promise premium savings; actual premiums are set by the insurer’s formal quote.**

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