事故福利金额参考表

Accident Benefit Amounts — Reference Sheet

现行法定限额与改革前基础金额的核对参考页，配合《事故福利自选项目自查清单》与特别节目使用。

For checking current statutory limits and pre-reform base amounts; use with the Self-Check Checklist and the special episode.

本表用于核对并记录你现有保单的保障与金额。

Use this sheet to check and record the coverage and amounts in your current policy.

先看这一段：本次改为自选的事故福利，其给付金额或上限按所选保障及适用条款确定；下表将改革前基础参考与当前应核对的金额分开列示。医疗、康复与陪护的法定限额和增额选项见第一行。续保延续的是**你原保单实际的保障及限额——包括此前已购买的增额**，不是全省统一基础档；未经你书面同意，保险公司不能单方面调低。

Read this first: For the accident benefits that became optional in this reform, the payable amount or limit is set by the coverage you select and the applicable terms; the table below lists pre-reform base references separately from the amounts to check now. Statutory limits and increase options for medical, rehabilitation and attendant care are in the first row. On renewal, your existing coverage and limits continue — **including increases already bought** — and cannot be lowered without your written agreement.

福利 Benefit	基础金额参考 Base amount (reference)	改革后核对重点 What to check now	我的保单实际选择 My policy's actual selection
医疗、康复与陪护 Medical, rehabilitation & attendant care (combined) **现行法定限额及增额选项** **Current statutory limits & increase options**	**现行法定限额：**非灾难性合计 **$65,000**；灾难性 **$1,000,000**；轻伤指引（医疗＋康复）**$3,500** Current statutory limits: $65,000 combined (non-catastrophic); $1,000,000 (catastrophic); minor injury guideline (medical + rehabilitation) $3,500	增额选项（法规订明，可选购）：① 非灾难性合计限额提高至 **$130,000**；② 组合选项：非灾难性 **$1,000,000** ／灾难性 **$2,000,000**；③ 灾难性另加 **$1,000,000**。**②与③同买，灾难性最高 $3,000,000。**核对所选档次。 Increase options (regulation-set; optional): (1) non-cat limit raised to $130,000; (2) combined option: $1M non-cat / $2M catastrophic; (3) an extra $1,000,000 catastrophic. **(2) and (3) together: catastrophic maximum $3,000,000.** Check your tier. Minor injury notes below.	☐ 已核对额度 Limit checked 标准额度／所选增额 ☐ 待确认
收入替代 Income replacement	税前收入的 **70%**，每周上限 **$400** 70% of gross income, up to $400/week	改革前增额档（参考）：周上限 **$600 / $800 / $1,000。**现行核对：**核对续保延续或本次选择的周上限；新购或更改时，以保险公司实际提供并获批的选项为准。** Pre-reform tiers (reference): weekly caps of $600 / $800 / $1,000. Check the weekly cap continued on renewal or selected this time; for a new purchase or change, go by the options your insurer actually offers and that are approved.	☐ 保留 Keep 金额／范围 ☐ 待确认
非受薪者 Non-earner	每周 **$185** $185/week	无法规增额档。核对续保延续的金额，或所选产品订明的金额。 No regulation-set increase tier. Check the amount continued on renewal, or the amount set by the product you selected.	☐ 保留 Keep 金额／范围 ☐ 待确认
看护 Caregiver	每周 **$250**（第一位受照顾者）＋ **$50**（每多一位） $250/week for the first person in need of care, + $50/week for each additional person	金额核对保单或所选产品；全伤害范围为标准选项，仅灾难性版本须经 FSRA 批准。**续保提示：既有保单续保通常延续原有范围；原来仅保灾难性伤害的，不因改革自动扩大，可保持原范围、改选标准范围或退出。** Check the amount on your policy or product. Scope: all-impairment coverage is now standard; catastrophic-only versions need FSRA approval. **Renewal: the existing scope normally continues — catastrophic-only coverage does not expand automatically; keep it, switch to the standard scope, or opt out.**	☐ 保留 Keep 金额／范围 ☐ 待确认
家务及住宅维护 Housekeeping & home maintenance	每周上限 **$100** Up to $100/week	金额核对保单或所选产品；全伤害范围为标准选项。**续保提示：既有保单续保通常延续原有范围；原来仅保灾难性伤害的，不因改革自动扩大，可保持原范围、改选标准范围或退出。**期限：非灾难性伤害：伤残开始超过 104 周后发生的费用不予支付。改革前已加购非灾难性家务扩展的，这条 104 周上限是否适用于你，结合旧保障延续规则和实际保单核对。 Check the actual amount on your policy or in the product selected; all-impairment coverage is the standard option. **Renewal: the existing scope normally continues — catastrophic-only coverage does not expand automatically; keep it, switch to the standard scope, or opt out.** Time limit: for non-catastrophic impairment, expenses incurred more than 104 weeks after the onset of the disability are not payable. Pre-reform extension buyers: whether this limit applies follows the continuation rules and your policy — check both.	☐ 保留 Keep 金额／范围 ☐ 待确认

注（医疗、康复与陪护 · 轻伤指引）：$3,500，另加依法适用的 HST；有证据证明事故前既有病况且符合条件的，轻伤指引设有例外（O. Reg. 34/10 第 18(2) 条）；适用轻伤指引时不获陪护福利。本行其他列示限额亦有依法适用税额的规定，实际金额以核定为准。Minor injury guideline: $3,500, plus applicable HST; a documented pre-existing condition may qualify for the s. 18(2) exception (O. Reg. 34/10); no attendant care under the guideline. The other limits listed in this row are likewise subject to applicable taxes as prescribed; actual amounts are as determined.

福利 Benefit	改革前基础金额参考 Pre-reform base amount (reference)	改革后核对重点 What to check now	我的保单实际选择 My policy's actual selection
教育费用损失 Lost educational expenses	最高 **$15,000** Up to $15,000	无法规更高档位；改革后金额按所选福利订明，核对保单实际金额。 No higher regulation tier; the amount is now set by the benefit selected — check your policy.	☐ 保留 Keep 金额／范围 ☐ 待确认
探访费用 Expenses of visitors	合理且必要的费用，**无法规固定金额上限（历史参考）** Reasonable, necessary expenses; no fixed cap in regulation (historical reference)	历史参考口径：现行产品可按审批路径订明具体限额，并非一律不限额；核对所选产品限额与条件。期限：事故后 104 周内发生的费用，灾难性伤害不限此期限。 Historical only: current products may set specific limits via the approval process. Check your product's limit and conditions. Time limit: expenses incurred within 104 weeks of the accident. The 104-week time limit does not apply to catastrophic impairment.	☐ 保留 Keep 金额／范围 ☐ 待确认
特定个人物品损坏 Damage to personal items (e.g. clothing, prescription eyewear, hearing aids)	合理的维修或更换费用，**无法规固定金额上限（历史参考）** Reasonable repair/replacement cost — no fixed cap in regulation (historical reference)	历史参考口径：现行产品可按审批路径订明具体限额，并非一律不限额；核对所选产品限额与条件。 Historical only: current products may set specific limits via the approval process. Check your product's limit and conditions.	☐ 保留 Keep 金额／范围 ☐ 待确认
死亡福利 Death benefit	配偶 **$25,000**；每名受扶养人 **$10,000** $25,000 to a spouse; $10,000 for each dependant	改革前增额参考：配偶 **$50,000**／受扶养人 **$20,000**（原增额档，383/24 已撤销）；现行增额以各公司获批产品为准，核对实际金额。 Pre-reform increase (reference): $50,000 spouse / $20,000 dependant (former tier, revoked by O. Reg. 383/24). Current increases follow the insurer's approved product.	☐ 保留 Keep 金额／范围 ☐ 待确认
丧葬费用 Funeral benefit	最高 **$6,000** Up to $6,000	改革前增额参考：**$8,000**（原增额档，383/24 已撤销）；现行增额以各公司获批产品为准，核对实际金额。 Pre-reform increase (reference): $8,000 (former tier, revoked by O. Reg. 383/24). Current increases follow the insurer's approved product.	☐ 保留 Keep 金额／范围 ☐ 待确认
受扶养人照料 Dependant care	第一位受扶养人每周 **$75**，每多一位 **$25**，每周最高 **$150** $75/week first dependant, + $25 each additional, up to $150/week	无法规更高档位；改革后金额按所选福利订明，核对保单实际金额。 No higher regulation tier; the amount is now set by the benefit selected — check your policy.	☐ 保留 Keep 金额／范围 ☐ 待确认
指数调整 Indexation	无固定金额 No fixed amount	选购并适用时，事故发生后，法规指定的福利金额及相关余额按规定进行年度指数调整；并非所有福利均适用。 Where purchased and applicable, specified amounts and balances are indexed annually after an accident, as prescribed; not all benefits are indexed.	☐ 保留 Keep 金额／范围 ☐ 待确认

共同说明：金额均为加元。表内金额不是保证赔款——是否符合资格、可领取多久、实际费用与其他福利的抵扣，须另行核对。医疗、康复和陪护另有时间、月度等限制，不能只看总额度。收入替代的 70% 是计算规则的一部分，不等于必然收到工资的 70%。非受薪者每周 $185 不是凭退休、失业或学生身份自动获得的津贴，须符合领取条件。看护和受扶养人照料不能只按家庭成员数量直接算出，须按实际照顾情况与条件核对。本表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。

Notes for all rows: All amounts are in Canadian dollars. Amounts here are not guaranteed payments: eligibility, duration, actual expenses and offsets against other benefits must be checked separately. Medical, rehabilitation and attendant care benefits also carry time limits and monthly caps — do not rely on the total limit alone. The 70% under income replacement is part of a calculation formula, not a promise of 70% of wages. The $185/week non-earner benefit is not automatic for retirees, the unemployed or students. Caregiver and dependant care amounts cannot be worked out simply by counting family members.

《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 · 配套《自查清单》：accident-benefits-checklist.pdf
Companion to the "Ontario's 2026 Auto Insurance Reform" special episode; checklist above
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主要来源：安省《法定事故福利计划》O. Reg. 34/10（含 383/24 修订），e-Laws 全文：ontario.ca/laws/regulation/100034；FSRA 保险公司问答。适用金额及范围须结合现行法规、保单、批单及所选保障核对。
Sources: O. Reg. 34/10 as amended by O. Reg. 383/24 (2026), on e-Laws; FSRA insurer Q&A (links above). Amounts and scope must be checked against the current regulation, policy, endorsements and coverage selected.

本表为一般信息，不构成保险建议。如需针对个人情况的建议，请咨询持牌保险经纪。**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。**
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