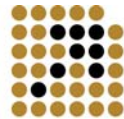


Sprains, Strains and Automobiles

Navigating the upcoming changes to the SABS

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MINOR INJURY

Definition	s.3(1)	A sprain, strain, whiplash associated disorder, contusion, abrasion, laceration or subluxation and any clinically associated sequelae. However, impairments are removed from the guideline if there is compelling evidence of a pre-existing condition that will prevent the claimant from achieving maximal recovery from the treatment proposed under the Guideline.
Medical and Rehabilitation Benefits	s.18	Minor injuries will receive a maximum of \$3,500 for treatment and rehabilitation.
Cost of Assessments, Examinations and Reports	s.18(5) s.25(5) s.25(2)	All fees and expenses for conducting assessments and examinations and preparing reports in connection with any benefits (except insurer's examination and accounting reports prepared for IRB calculation purposes) come out of the \$3,500 maximum for minor injuries. A new limit of \$2,000 on the fees for any one assessment or examination is now imposed. In-Home Assessments, Future Care Reports, Life Care Plans are not payable and Rebuttal Reports disappear.
Income Replacement Benefits	s.6 & 7	To a maximum of \$400 weekly, calculated as being 70% of the insured person's gross income. As before, optional benefits are available to increase the maximum.
Non-Earner Benefits	s.12	Not practically available to a claimant falling within the Minor Injury Guideline, however, the benefit remains unchanged with no benefit payable for the first 26 weeks post accident, and \$185 weekly payable thereafter (or \$320 payable after 104 weeks if the person was enrolled in educational program at the time of accident).
Caregiver Benefits	s.13	No benefit payable, unless optional benefit is purchased. All expenses must be incurred.
Housekeeping and Home Maintenance Benefits	s.23	No benefit payable, unless optional benefit is purchased. All expenses must be incurred.
Case Manager Services	s.17	No benefit payable.
Attendant Care Benefits	s.19	No benefit payable.
Damage to Clothing	s.24	No maximum, if expense is incurred.
Transportation	s.3(1)	Expenses incurred only after the first 50 km of a trip.

NON- CATASTROPHIC IMPAIRMENT

Medical and Rehabilitation Benefits	s.18(1) s.28(1)	Benefits available in non-catastrophic claims are reduced from \$100,000 to \$50,000, with a possibility for consumers to buy up optional benefits to \$100,000 or \$1,100,000.
Cost of Assessments, Examinations and Reports	s.18(5) s.25(5) s.25 s.25(5)	All fees and expenses for conducting assessments and examinations and preparing reports in connection with any benefits (except insurer's examination and accounting reports prepared for IRB calculation purposes) come out of the \$50,000 maximum payout or other optional limit. A new limit of \$2,000 on the fees for any one assessment or examination is imposed. In-Home Assessments and Examination costs are payable. Future Care Reports, Life Care plans are not payable, and Rebuttal Reports disappear altogether.
Income Replacement Benefits	s.6 & 7	To a maximum of \$400 weekly, calculated as being 70% of the insured person's gross income. As before, optional benefits are available to increase the maximum.
Non-Earner Benefits	s.12	Benefit remains unchanged with no benefit payable for the first 26 weeks post accident and \$185 weekly payable thereafter (or \$320 payable after 104 weeks if the person was enrolled in educational program at the time of accident).
Caregiver Benefits	s.13	No benefit payable, unless optional benefit is purchased. All expenses must be incurred.
Housekeeping and Home Maintenance Benefits	s.23	No benefit payable, unless optional benefit is purchased. All expenses must be incurred.
Case Manager Services	s.17	No benefit payable, unless optional benefit is purchased.
Attendant Care Benefits	s.19	To a maximum of \$3,000 per month within the limit of \$36,000 until 104 weeks. Optional benefits can increase this amount to \$72,000 or \$1,072,000. All expenses must be incurred.
Damage to Clothing	s.24	No maximum, if expense is incurred.
Transportation	s.3(1)	Expenses incurred only after the first 50 km of a trip.

CATASTROPHIC IMPAIRMENT

Medical and Rehabilitation Benefits	s.18(3)	Benefits payable to the limit of \$1,000,000. Optional benefits can increase this amount to \$2,000,000.
Cost of Assessments, Examinations and Reports	s.18(5) s.25(5) s.25	All fees and expenses for conducting assessments and examinations and preparing reports in connection with any benefits (except insurer's examination and accounting reports prepared for IRB calculation purposes) come out of the maximum amount. However, this is only after the catastrophic determination has been made, and such amounts come out of the limit prior to that determination. A new limit of \$2,000 on the fees for any one assessment or examination is now imposed. In-Home Assessments and Examination costs are payable, but Future Care Reports and Life Care Plans are not payable, and Rebuttal Reports disappear altogether.
Income Replacement Benefits	s.6 & 7	To a maximum of \$400 weekly, calculated as being 70% of the insured person's gross income. As before, optional benefits are available to increase this maximum.
Non-Earner Benefits	s.12	The benefit remains unchanged with no benefit payable for the first 26 weeks post accident and \$185 weekly payable thereafter (or \$320 payable after 104 weeks if the person was enrolled in educational program at the time of accident).
Caregiver Benefits	s.13	Available as before, regardless of optional benefits. Expenses must be incurred.
Housekeeping and Home Maintenance Benefits	s.23	Available as before, regardless of optional benefits. Expenses must be incurred.
Case Manager Services	s.17	Payable out of Medical and Rehabilitation Benefits.
Attendant Care Benefits	s.19	To a maximum of \$6,000 per month within the limit of \$1,000,000, for life or \$2,000,000 with optional benefits. Expense must be incurred.
Damage to Clothing	s.24	No maximum, if expense is incurred.
Transportation	s.3(1)	Expenses must be incurred and payable in totality.