



Usborne & Hibbert Mutual Fire Insurance Company

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Important Changes to Your Auto Insurance Accident Benefits What You Need to Know

At Usborne & Hibbert Mutual Insurance Company keeping our policyholders informed of changes to insurance coverage that impacts them is of the utmost importance. That is why we are writing to you to make you aware of upcoming changes to automobile insurance coverage in Ontario.

Starting July 1, 2026, Ontario is making changes to auto insurance to give drivers more choice and flexibility. Now more than ever, drivers will be able to choose benefits to fit their needs. Some Accident Benefits will remain mandatory, but many others will become optional. In addition, the individuals covered by these newly optional benefits will change. The following is a summary of the changes.

Which accident benefits will remain mandatory?

Standard medical, rehabilitation and attendant care benefits will continue to be included in all auto insurance policies, to ensure everyone has access to essential recovery support. These benefits are available regardless of who caused the accident. They cover medical expenses, therapy, and personal care assistance for injuries from an accident including doctor visits, physiotherapy, and help with daily activities like bathing and dressing. Even though these benefits remain mandatory, you will have options for the limits of coverage you carry.

Which accident benefits will become optional?

All other accident benefit coverages will become optional. These include:

Income replacement. Helps replace income you or another covered person may lose because of an auto accident.

Non-earner. If you or another covered person is a student or unemployed and an auto accident keeps you from leading a normal life, this benefit can provide financial support while you recover.

Caregiver benefits. Helps cover caregiving expenses if you or another covered person is injured in an auto accident and can no longer provide care for a household member, such as a child or aging parent, who needs it.

Lost educational expenses. If an auto accident keeps you or another covered person from attending school or an education program, this benefit can help cover the costs you have lost.

Expenses of visitors. Helps cover reasonable and necessary expenses of visitors, such as a sibling or parents, if you or another covered person is injured in an auto accident.

Housekeeping and home maintenance. Helps cover costs if you or another covered person is unable to perform the housekeeping and home maintenance tasks normally done before an auto accident.



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Damage to personal items. Helps cover the cost to repair or replace personal items (e.g., clothing, prescription eyewear, hearing aids, etc.) damaged in an auto accident.

Death benefits. Compensates some family members if you or another covered person die, due to an auto accident.

Funeral benefits. Helps cover some funeral costs if you or another covered person dies due to an auto accident.

Who is covered?

Starting July 1, 2026, who is covered for these optional benefits under your policy will also change regardless of your policy renewal date. Newly optional benefits under your auto policy will only apply to the following:

- The named insured
- The spouse of the named insured
- Dependants of the named insured and of the named insured's spouse
- Persons specified in the policy as drivers of the automobile

What do I need to do?

You should review your current auto insurance policy to better understand what coverage you currently have and think about your needs. Thoroughly review your personal or work benefits to see if they already provide similar coverage. To help you get started, you can view our self-assessment checklist on our website.

If you're a renewing customer, your policy will renew automatically with your current coverage and limits, unless you agree with your insurer in writing to decline certain benefits or make changes to them. To learn more about optional benefits, or to review your coverage in more detail, speak with your agent or broker who can help guide you toward the coverage and limits that best meet your needs.

We have also included a brochure that provides answers to additional questions you may have about these changes and a Fact Sheet with more details about the coverage and limits available to you. These are significant changes and I would recommend you reach out to your Usborne & Hibbert Agent or Broker to assist you to ensure you continue to receive the coverage you want and need.

Sincerely,

Shelagh Cleary
President & CEO