MAIN □ MUDIE □ GOWAN
INSURANCE BROKERS INC.
Auto • Home • Business • Life

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To our Valued Client,

We are required to send you this information about the changes that are coming to auto insurance in Ontario.

Starting July 1, 2026, Ontario is changing how statutory accident benefits work and as a result, optional accident benefits under your auto policy will only cover the following individuals:

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

While we will be in touch upon your renewal to discuss your personal coverage, please connect with us if you are concerned about how the individuals covered impacts you.

Under the new rules, medical, rehabilitation and attendant care benefits will remain mandatory. These benefits help cover medical treatments, therapy and personal care following an accident, regardless of who was at fault, and they will continue to be included in every Ontario insurance policy.

However, several other accident benefits will become optional, including income replacement, nonearner benefits, caregiver benefits, lost educational expenses, visitor expenses, housekeeping and home maintenance (for catastrophic impairments), damage to personal items and death and funeral benefits.

It will be up to you as the consumer to choose whether to keep, change or decline these benefits.

Your automobile policy will automatically renew with your existing coverage; if your life circumstances have changed – such as a new job, returning to school, caring for children or aging parents, or changes to your household – your accident benefits may need to be adjusted.

If you feel that applies to your situation, you are encouraged to contact us to review your benefits and coverage, and to provide advised advice on the best package for your needs. Coverage for optional benefits apply only to specific individuals listed on the policy, as as the named insured, their spouse, dependents and listed drivers.

There are also changes to how some medical and rehabilitation expenses are paid. After the changes take effect, your auto insurer will generally become the first payer for these expenses (excluding medication), before workplace or supplementary health plans.

We encourage you to review your policy and consider your options before or at renewal. Our team is here to help explain the changes, answer your questions and provide advice tailored to your situation. Please don't hesitate to contact us if you would like to review your coverage or discuss whether any changes are right for you.

Sincerely,

Mike Gowan
President