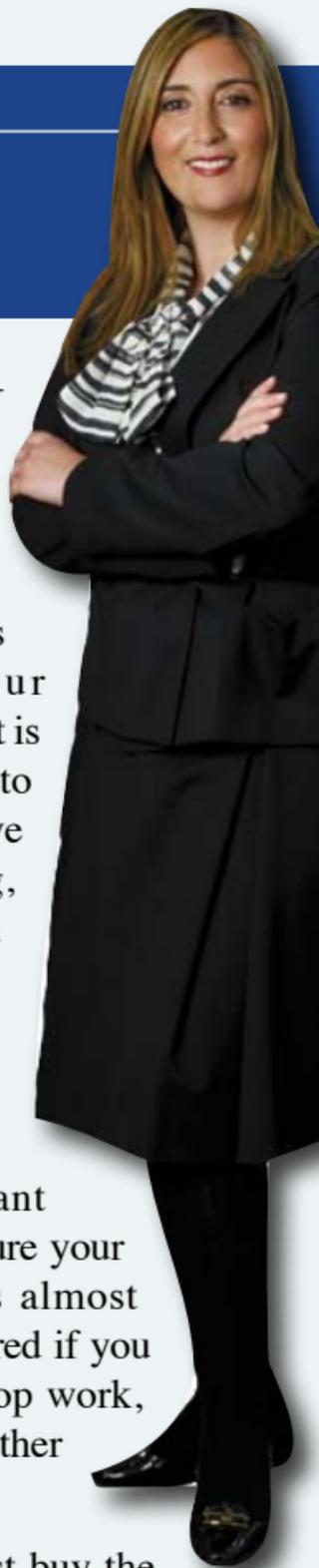


How entitled are you with no-fault insurance?

EQUAL RIGHTS

Sandra Zisckind
PERSONAL INJURY LAWYER



Auto insurance is now in a strange place. Legislative changes that occurred in 2010 are still being grappled with by the best legal minds. In the end, it is clear that your rights of recovery have been altered dramatically, a fact you need to be aware of before renewing your insurance.

No-fault benefits have been slashed considerably. No-fault means benefits you are entitled to receive regardless as to who is at fault for the accident. Where you used to be entitled up to \$100,000 worth of medical rehabilitation treatment, you are now relegated to \$3,500 for minor injuries. What's more, you used to get help for caregiving (if you had young children and needed help) and housekeeping. Those benefits have been completely removed.

On the at fault or tort side of your claim, you can sue the person who hit you for pain and suffering. However, before you can even get a dime, you have to prove that your case surpasses a \$30,000 deductible and your injury is permanent and serious.

These changes certainly keep personal injury lawyers like myself busy as it is up to us to fight for victim's rights in the face of these changes, but there are things you can do.

When renewing your policy, discuss all options with your broker. If it is important to you to have caregiving, you can buy it as an option on your policy.

If you want to make sure your income is almost fully covered if you have to stop work, that is another option.

Do not just buy the cheapest policy. Have a serious and thorough conversation with your broker and make sure you are adequately covered just in case.

If you don't, like most of my clients who have to battle the insurance companies, you will be in for a rude awakening. ■

Sandra Zisckind provides an educational article for viewing, it should not be construed as legal advice. If you need Legal advice, please contact a lawyer or Sandra Zisckind at 416 850 PAIN



JEREMY D. DIAMOND BARRISTER & SOLICITOR

DIAMOND & DIAMOND
PERSONAL INJURY LAWYERS

CALL OUR
24HR HOTLINE

416 850 PAIN