

Friday, March 12, 2010

Housekeeping - Ontario's New Statutory Accident Benefits Schedule (SABS) - Part 2

For most people involved in motor vehicle and car accidents, housekeeping has been eliminated as part of the Ontario SABS (Statutory Accident Benefits Schedule) effective September 1, 2010.

The current legislation, which has been in place for years, was a total benefit of \$10,400 if you qualified for the maximum amount. The current benefit makes available up to \$100 per week in housekeeping benefits for the first two years after a car accident.

This entire benefit has been eliminated except for the most serious situations, which are catastrophic impairment situations.

Housekeeping can still be purchased as an optional benefit for an increased premium by policyholders.

The new provision – **Section 23 of the SABS** – reads as follows:

Housekeeping and home maintenance

23. The insurer shall pay up to \$100 per week for reasonable and necessary additional expenses incurred by or on behalf of an insured person as a result of an accident for housekeeping and home maintenance services if, as a result of the accident, the insured person sustains a catastrophic impairment that results in a substantial inability to perform the housekeeping and home maintenance services that he or she normally performed before the accident.

We will keep you updated on the changes and keep visiting for the latest developments.

For background, see our previous blogs on the changes to Ontario's SABS (Statutory Accident Benefits Schedule), including: our **Mar 9/2010 blog**; **Feb 10/2010 blog**, **Nov 2/2009 blog** and also our **April 7/2009 blog**.

Gregory Chang
Bougadis, Chang LLP
55 Adelaide Street East, Suite 300
Toronto, Ontario M5C 1K6
www.bcbarristers.com