



YOU NEED THIS!

We know it's scary and you don't want to talk about auto insurance.

BUT, YOU NEED THIS

We know it's boring and confusing and you don't want to pay more than you have to for something you are forced to get.

AND, YOU CAN'T DO WITHOUT THIS.

Seriously. We see people every day on the wrong end of an insurance claim that would gladly go back and get the coverage if they could, but it's too late at that point.

PROTECT YOUR FAMILY NOW.

LIABILITY & FAMILY PROTECTION:

Why does it matter?

ASK YOURSELF

- Do you think everyone on the road is a responsible and careful driver?
- Are people injured every day from driving, riding in and being around motor vehicles?
- Do you like your current life and abilities?
- Do you like your home and belongings?
- Can you live on \$400 per week?
- Do you want your children to be provided for, and always to get the best care?

LIABILITY AND FAMILY PROTECTION COVERAGE PROTECTS YOU IN 2 WAYS:

- If the other driver is at fault and severely injures you and others in a collision but is not carrying enough insurance, you and your passengers are protected by your own policy.
- If you are the at-fault driver and injure others, you should carry enough insurance to protect your income and assets from claims against you.

Print this handout and bring it to your insurance agent or broker to get a quote for the coverages listed and discussed. In most cases, the cost to protect your family will be \$200-\$300 per year. Many people purchase extended warranties on electronics – make sure you are protecting your health and family, as well as your TV!

ACCIDENT BENEFITS:

What are they and who cares?

DONE RIGHT: With Optional Benefits

- ✓ Pays for physiotherapy, rehabilitation, medication, household, modifications, mobility and mobile equipment.
- ✓ Replaces 70% of your income if you can't work.
- ✓ Pays for care for your children while you recover.
- ✓ Pays for help with housekeeping and outside / yard work.
- ✓ Benefits can be accessed over lifetime.

DONE WRONG: NO Optional Benefits

- ✓ Provides bare minimal medical, rehabilitation and personal care for 5 years or less.
- ✓ Pays a fraction of your income if you can't work (maximum \$400 / week).
- ✓ Does not provide care for your children.
- ✓ No housekeeping / outside help.

IMPORTANT POINTS TO REMEMBER:

- OHIP pays for very little other than immediate hospital care and follow up visits to a medical doctor.
- Treatment, medication and care are very expensive, and may be required long term.
- The cost to care for a severely injured child or partner for a lifetime is millions of dollars.

IF YOU EARN:

- \$31-45,000 / year then you need \$600 per week in income replacement
- \$46-60,000 / year then you need \$800 per week in income replacement
- \$61,000 + / year then you need \$1000 per week in income replacement

Accident Benefits	Med / Rehab / Care	HK (& Child Care)
Income Replacement 70% of gross / week \$600 / \$800 / \$1000	\$1M – 'Serious Injury' \$2M / \$3M – 'Catastrophic'	Add these benefits

OUR MISSION STATEMENT

At Findlay Personal Injury Lawyers we are fierce advocates and defenders of our clients' rights. We are respected because we are an incredibly organized, focused and skilled team, and we get the best results in the industry. We promise our clients transparency, compassion, fairness and integrity. Client recovery and return to independence – physical, mental, emotional and financial – is the gold standard for how we measure our results.