

## How Much Does An Injury Cost?

To make an informed choice about your auto insurance policy, you need to know what injuries resulting from car accidents can cost.

### Health Care Professional Rates & Fees | A Guideline

Health Care Profession or Provider	Maximum Hourly Rate <i>except catastrophic impairments</i>	Maximum Hourly Rate <i>catastrophic impairments*</i>
Chiropractors	\$112.81	\$135.36
Massage Therapists	\$58.19	\$89.07
Occupational Therapists	\$99.75	\$119.92
Physiotherapists	\$99.75	\$119.92
Podiatrists	\$99.75	\$119.92
Psychologists and Psychological Associates	\$149.61	\$179.29
Speech Language Pathologists	\$112.22	\$134.17
Registered Nurses, Registered Practical Nurses and Nurse Practitioners	\$91.43	\$109.24
Kinesiologists	\$58.19	\$89.07
<i>Unregulated Providers</i>		
Case Managers	\$58.19	\$89.07
Family Counsellors	\$58.19	\$89.07
Psychometrists	\$58.19	\$89.07
Rehabilitation Counsellors	\$58.19	\$89.07
Vocational Counsellors	\$58.19	\$89.07

\*This rate applies to all services rendered on or after September 6, 2014 to an insured person whose impairment is determined to be a catastrophic impairment as defined in the SABS whether such services are rendered before or after such determination is made.

Form	Maximum Payable for Completion of Form
Disability Certificate (OCF-3)	\$200.00
Treatment and Assessment Plan (OCF-18)	\$200.00
Automobile Insurance Standard Invoice (OCF-21)	\$0.00

Source: FSCO Professional Services Guideline No. 0314  
<https://www.fSCO.gov.on.ca/en/auto/autobulletins/2014/Documents/a-08-14-1.pdf>

No Injury	Minor Injury
<p><b>Probability:</b> 46%</p> <p>By far the most common type of accident in Ontario is your typical “fender bender” whereby no injuries are sustained.</p> <p><b>Examples of Costs:</b></p> <ul style="list-style-type: none"> <li>• Repairs to your car</li> <li>• Rental car (look for “loss of use” coverage)</li> <li>• Contents from your car</li> </ul>	<p><b>Probability:</b> 28%</p> <p>Examples of a minor injury include sprains or whiplash. When injuries are deemed minor, medical and rehabilitation benefits are limited to \$3,500 regardless of the level of coverage.</p> <p><b>Examples of Costs:</b></p> <ul style="list-style-type: none"> <li>• Ambulance Fees (\$45 - \$200)</li> <li>• Short-term physiotherapy (\$2,200 - \$3,500) and could include physiotherapy, acupuncture or chiropractor</li> <li>• Doctor’s fees not covered by OHIP (\$82-\$200)</li> </ul>
Serious Injury	Catastrophic Injury
<p><b>Probability:</b> 22%</p> <p>Examples include broken bones or severe sprains. These types of injuries could disrupt your life and require a longer period of recovery.</p> <p><b>Examples of Costs:</b></p> <ul style="list-style-type: none"> <li>• Medical assessments (\$2,000)</li> <li>• Examinations (\$1,500 average)</li> <li>• Physiotherapy costs (\$3,000 - \$4,500 every 60 days)</li> <li>• Drug prescriptions (\$25 - \$100 per month)</li> <li>• Mobility devices (thousands of dollars and need to be replaced and repaired)</li> <li>• Care for your dependants (children or elderly parents, for example)</li> <li>• Training for your career (example: vocational specialist or occupational therapist)</li> </ul>	<p><b>Probability:</b> Less than 5%</p> <p>Examples: loss of a limb, paraplegia. Catastrophic injuries result in increased benefits. This is the most serious and unfortunate type of injury, resulting in long term or permanent disability. Although rare, the potentially overwhelming costs of this type of injury is why most of us buy insurance in the first place. The costs of helping you reintegrate back into society after this type of injury are much larger in scale and may be ongoing for the remainder of your life.</p> <p><b>Examples of Costs:</b></p> <ul style="list-style-type: none"> <li>• The costs outlined under “serious injury” continue over the course of a lifetime</li> <li>• 24/7 attendant care (\$6000 per month)</li> <li>• Modifications to your home could be required</li> </ul>

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