

PUBLICATION

What treatment is covered after a car accident?

Jackie R. Halpern, KC

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When you're injured in a car accident there's a lot to be dealing with. Did you know that treatment and disability benefits are available to you through your own car insurance provider? These benefits are at no cost to you, and your rates will not go up by using them - even if the accident was your fault.

You may also make a claim against the at-fault car if you are innocent in the accident, but there are some benefits that are available to you right away, because it may take time before your case settles.

How do Treatment and Disability benefits work? (Also known as 'Section B' or 'Accident Benefits'):

Treatment benefits:

- Your car insurance company will cover you for all reasonable expenses for treatments within two years from the date of the accident for up to \$50,000. The expenses must be "necessary and essential".
 - Of course, there is the fine print... There are limits to the expenses that your own insurer will cover, depending on what your diagnosis is (ie: WAD II or WAD III), and also limits on some types of treatments, such as \$750 for chiropractic treatments, and \$250 for massage therapy. Fortunately physiotherapy is available up to \$50,000, as long as it is prescribed. After the first 90 days, you are required to use your own primary insurance (i.e. through your employer) and then submit the balance to your car insurer.
- At any time, your insurance company may request that you attend an "Independent Medical Examination" before the two years is up. They may cut you off from all treatments if they determine the treatments are not "essential".

Disability benefits:

- If you are completely disabled and unable to work because of the car accident injuries, your car insurance will pay you disability benefits of up to \$400/week. For these benefits, you must:
 - prove your income in any six of the last 12 months before the accident; and
 - have been completely disabled within 60 days of the car accident date.
- If you are able to work on a part-time basis even though you are injured, unfortunately you are not eligible for disability benefits from your own car insurer, but there are other ways of claiming your loss of income.
- If you are a homemaker and cannot do any housekeeping because of your injuries, you might be entitled to

“housekeeping benefits” of up to \$135/week for up to 26 weeks from the date of the accident.

To get the treatment or disability benefits you are entitled to from your own car insurer, you must complete forms within a short period of time after the car accident.

If the accident is not your fault, you may be allowed to claim the rest of your out of pocket expenses for treatment and loss of income from the at-fault driver’s insurance company, as well as many other things too. The information here is just the tip of the iceberg.

If you have been injured in a motor vehicle accident, we can help you learn more about your rights. Contact one of our Personal injury lawyers for a free consultation. We would be happy to assist you, and we do not get paid until your case is concluded.