

Do you need optional accidental benefits?

Commercial Auto Self-Assessment Checklist

The new accident benefits model has implications for drivers, operations and liability exposure. This checklist helps your business decide whether optional accident benefits may be appropriate for your operations.

How to Use This Checklist

- Read each set of questions carefully.
- If you answer “yes” to any of the following questions for yourself or others covered under your policy, the benefit described may be worth considering.
- Speak to your broker or one of our specialists to review your coverage and learn more about your options by calling 1.844.811.1118.

Before You Begin:

You and your business may already have some protection through:

- Workplace disability plans
- Employee health benefits
- WSIB/workers’ compensation programs
- Private insurance coverage

In addition, drivers and your immediate family members may have coverage on personal automobile policies.

Understanding how these programs interact can help you avoid coverage gaps or overlaps when selecting optional benefits.

There are no right or wrong answers. This checklist is intended to highlight areas worth discussing with your insurance broker.

Questions for Consideration:

Miscellaneous

- Is the commercial vehicle the primary vehicle used by a household?

1. Medical, Rehabilitation and Attendant Care

- Does your workplace health plan place annual limits on therapy or rehabilitation services?
- Could drivers require long-term rehabilitation following a serious vehicle accident?

*This checklist is intended as an educational tool to help businesses understand optional **Accident Benefits** under Ontario auto insurance reforms effective July 1, 2026. Coverage is governed by **Ontario Regulation 34/10 – Statutory Accident Benefits Schedule (SABS)** and the terms of your insurance policy. Speak with your insurance broker or insurer for advice specific to your business.*

- Could drivers need physiotherapy, psychological care or occupational therapy after an accident?
- Does your business want stronger medical protection for drivers beyond the standard coverage?
- Would mandatory attendant care limits be sufficient for the types of injuries most likely to occur in your operations?

2. Income Replacement

- Do your drivers rely on their employment income to support themselves or their families?
- Do your drivers have other income replacement coverage if they're injured on the road?
- Have you confirmed with your WSIB advisor how a work-related vehicle injury would be handled, including which benefits would apply first?
- Are there drivers who are excluded from WSIB coverage (e.g., certain executive officers, independent operators) and who would therefore rely more heavily on optional accident benefits?
- Does the business owner or an owner-operator rely directly on income generated from driving?
- Do workplace disability benefits have exclusions or limits when injury is caused by an auto accident or long waiting periods before payments begin?
- Do you use independent contractors or owner-operators who may not have their own disability coverage and who drive vehicles connected to your business?

3. Non-Earner

- Do you employ students, interns or co-op placements who drive company vehicles and who would not qualify for income replacement benefits if injured?
- Do you have part-time or casual workers who may not meet the income replacement benefits employment threshold?
- Are there individuals who drive company vehicles in a volunteer or administrative capacity who are not salaried drivers?
- Could an individual who is between jobs or on a leave of absence be driving a company vehicle? If injured, would they have any income support available?

4. Caregiver

- Do you or any of your drivers serve as primary caregivers for children, aging parents or family members with disabilities?
- Does your workforce include drivers whose caregiving responsibilities are not publicly supported and who would face significant out-of-pocket costs if they needed replacement care?

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5. Dependent Care

- Do any drivers in your business have young children or dependents with special needs who rely on them for daily care?
- If a driver were injured and hospitalized, would their family face significant added childcare costs that are not covered by other benefits?

6. Housekeeping and Home Maintenance

- Are there drivers who live alone or in households where one person manages all home maintenance — and whose recovery could be significantly disrupted without this support?
- Would a seriously injured driver in your workforce require housekeeping aid during recovery, and would they have a way to pay for it without this benefit?

7. Funeral Benefits

- Does your business have any moral or employment obligations that would lead it to support funeral arrangements if a driver were killed while driving on company business?
- Have drivers been made aware that funeral benefits are no longer automatic and that their family could be left without this support if the benefit has not been purchased?

8. Death Benefits

- Do drivers drive on behalf of your business in high-risk environments, including highway driving, night driving or operating heavy commercial vehicles?
- Does your business have any key persons whose family would face financial hardship if they were killed while driving on company business?
- Does your business carry life insurance on key persons who drive regularly — if so, does that policy cover accidental death occurring while driving for work?
- Have you reviewed whether your drivers have access to group life insurance that would respond to an on-the-job vehicle fatality, or whether death benefits would be their primary source of support?

9. Expenses of Visitors

- Do your drivers or key drivers have family members who would need to travel significant distances to visit them if they were hospitalized following a serious accident?
- For businesses with drivers who travel out-of-region or cross-border, would family visits involve flights, hotels or significant travel costs in case of hospitalization?
- Without this benefit, could family members be unable to visit a hospitalized driver, affecting recovery and workplace morale?

10. Lost Educational Expenses

- Do you employ students, apprentices or workers enrolled in continuing education who drive company vehicles?
- Do any drivers attend job-related training or skills development programs that they would lose access to if injured in a vehicle accident?

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- Does your business support employee education through tuition reimbursement programs where the financial loss of interrupted schooling could fall back on the business?

11. Damage to Personal Items

- Do any of your drivers use specialized personal equipment (hearing aids, prescription eyewear, mobility aids) that would be costly to replace if damaged in a vehicle accident?
- Do drivers carry tools, uniforms or personal work items in company vehicles that might be damaged in a collision?

12. Indexation

- Given current inflation trends, would a fixed weekly income replacement benefit amount of \$400 (or even \$1,000) meaningfully erode in buying power over a multi-year recovery?
 - Would inflation adjustment on benefits meaningfully affect financial stability during recovery?
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13. Employee Driver Exposure

- Do employees regularly drive company vehicles as part of their job?
- Do your drivers rely on the commercial auto policy as their primary source of accident benefit protection?
- Do any drivers have personal auto policies (or access to another auto policy) that could respond first, affecting which policy pays accident benefits?

14. Passenger Exposure

- Do drivers often travel together in company vehicles?
- Does your business operate shuttle, transportation or passenger services?
- Do you let others ride in or operate company vehicles (students, casual workers, volunteers, members of the public, etc.)?

15. Household Exposure (for small businesses or owner-operators)

- Is the commercial vehicle sometimes used for personal transportation?
- Do household members occasionally travel in the vehicle?
- Is the commercial vehicle the primary vehicle available to the household?

16. Business Risk Tolerance

- Has your legal advisor assessed how the removal of mandatory benefits could increase the likelihood of tort claims against your business following a vehicle accident involving your driver?
- Would your business prefer to reduce the likelihood of legal disputes after a serious injury?

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- Do you operate in an industry where vehicle accident litigation could attract significant public or regulatory attention, or where inadequate employee benefit coverage could compound reputational harm?
 - Do your vehicles or drivers routinely operate outside Ontario (including cross-border travel), where benefits coordination/claims handling may differ and Statutory Accident Benefits Schedule priority rules may interact with other provincial systems?
 - Does your business prioritize strong financial protection for drivers following an accident?
 - Would your business prefer predictable insurance costs rather than the uncertainty of litigation and reputational risk?
 - Does your business prefer stronger insurance protection even if premiums may increase?
 - What is your business culture towards your employees?
 - Are you using private plans to keep your insurance premiums lower, and do you want to continue to do so?
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Review Your Results

If you answered yes in two or more sections (or any section related to income protection), your business may benefit from maintaining or increasing optional accident benefits.

Your insurance broker can help review your responses and decide which optional accident benefits may be right for your business.

Speak to one of our specialists by calling NFP at 1.844.811.1118. NFP can also support your business with group benefits or accidental death and dismemberment plans.
