

Compensation From a Car Accident Lawsuit

1.866.384.5886
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GENERAL DAMAGES

Compensation for pain & suffering

Restrictions

The Threshold

You must meet the statutory threshold¹ (Ontario Insurance Act) in order to be compensated for your pain and suffering. The threshold requires:

1. Permanent impairment; and
2. Serious impairment.

The Deductible

Any award less than \$153,509.39 is subject to a deductible of \$46,053.20 as of 2024.

SPECIAL DAMAGES

Compensation for financial losses

Past & Future Loss of Income

1. You are only entitled to 70% of your past gross income loss;
2. You are not entitled to any income loss for the 7 days following the accident; and
3. You are entitled to 100% of your future loss of income.

Example of Other Special Damages

- » Out-of-pocket expenses
- » Housekeeping
- » Future care costs

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¹ Section 267.5(5) of the Ontario Insurance Act states that a person injured in a car accident is not entitled to general damages unless the injured person has died or has sustained: (a) permanent serious disfigurement; or (b) permanent serious impairment of an important physical, mental or psychological function.

*Not an exhaustive list of potentially available compensation.