

Ontario Auto Insurance Reform 2026: Quick Checklist

Ontario's auto insurance changes in summer 2026 give drivers more choice—but also more responsibility.

Use this checklist to guide your coverage decisions.

Mandatory Coverages:

- Medical, rehabilitation, and attendant care benefits
- Third-party liability
- Direct compensation—property damage (DCPD)
- Uninsured automobile coverage

Optional Accident Benefits:

- Income replacement
- Caregiver and non-earner benefits
- Housekeeping and home maintenance
- Lost educational expenses
- Death, funeral, and personal items coverage

Before You Decide:

- Do you have workplace health or disability coverage?
- Could you manage financially if you couldn't work after an accident?
- Are there dependents relying on your income?

Next Step:

- Review your options with an insurance broker before renewing

The new framework offers flexibility, but the right choices today can help prevent coverage gaps tomorrow.