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Accident occurs

Call 911/ambulance

Go to the hospital

Go home

See your family doctor

File accident benefits application with your insurance company

Income replacement type benefits

Income Replacement Benefits (IRB), OR **Caregiver Benefit (CGB),** OR **Non-Earner Benefit (NEB)**

IRB (up to age 65 or later)
NEB (up to 104 weeks)
CGB (up to two years or longer)

Medical treatment benefits

65K / 5 years Unless catastrophic impairment

Claim catastrophic impairment

Apply

If no Appeal to licence tribunal after hearing

If yes, $1M for treatment for life

Notify the at-fault party

Letter 120 days from accident
Lawsuit within 2 years of accident

Driver notifies their insurance company

Statement of Claim Document starting lawsuit

Examination for discovery

Mediation

Settlement Reached

Settlement Not Reached

Pre-trial

Trial

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