



Motorcycle Injury Coverage Options

Media backgrounder – May 2015

For the 2016 riding season, motorcycle owners will have three options for injury coverage:

- the full package of No Fault injury benefits; or
- Tort coverage; or,
- a reduced package of No Fault injury benefits.

See the table below for a comparison of the options.

	Reduced No Fault*	Full No Fault	Tort
Income Benefits	Maximum \$388/week; paid for a maximum of 104 weeks	90% of net income to a maximum of \$92,076	Maximum \$388/week; paid for a maximum of 104 weeks
Medical and Rehabilitation Benefits	Maximum \$193,762 for catastrophically injured; maximum \$25,834 for non-catastrophically injured	Up to \$6,607,282	Maximum \$193,762 for catastrophically injured; maximum \$25,834 for non-catastrophically injured
Permanent Impairment Payment	Up to \$167,928 for catastrophically injured; up to \$12,917 for non-catastrophic permanent injuries	Up to \$231,255 for catastrophically injured; up to \$189,342 for non-catastrophic permanent injuries	Up to \$167,928 for catastrophically injured; up to \$12,917 for non-catastrophic permanent injuries
Death Benefits	45% of income benefit amount for spouse's lifetime; 5% of that amount to each dependent child to age 21	45% of income benefit amount for spouse's lifetime; 5% of that amount to each dependent child to age 21	45% of income benefit amount for spouse's lifetime; 5% of that amount to each dependent child to age 21
Funeral Expenses	\$6,459	\$9,910	\$6,459
Ability to Sue for Pain and Suffering	No	Only in very limited circumstances	Yes
Ability to Sue for Costs in Excess of Benefits	No	Yes	Yes

Comparison based on 2015 benefit levels.

** Full details of the reduced No Fault option are not yet final. Although coverage is likely to closely mirror Tort amounts, amounts given are examples. Actual coverage at implementation may vary.*