Accident Benefits Application Package

Use this package to apply for benefits if you were injured in an automobile accident on or after November 1, 1996.

About this Application for Accident Benefits

Please note that all automobile accidents involving bodily injury must be reported to the police. Claims for certain accident benefits must be made within 7 days. Please contact your adjuster for further information.

There are five forms in this package:

- **Application for Accident Benefits (OCF-1)**

  Fill out this form when you are applying for benefits **for the first time** as a result of an accident, including if you are injured and are applying for income replacement benefits. You may be eligible for weekly benefits even if you were unemployed or retired at the time of the accident.

  This Application for Accident Benefits form must be returned within 30 days after receiving the package. If you are unable to return it within 30 days, submit it to your insurance company anyway and explain why you were not able to complete it within 30 days. Return the original form to the insurance company and make a copy for your records.

- **Employer's Confirmation of Income (OCF-2)**

  If the insurance company asks you to, please give this form to your employer. This form is completed by you or your representative and by your employer. If you had more than one employer during the past 52 weeks, it may be necessary for each employer to complete a separate form. Your insurance company may ask for other proof of income.

- **Disability Certificate (OCF-3)**

  If the insurance company asks you to, please fill out the first section and give this form to your health practitioner (chiropractor, dentist, occupational therapist, nurse practitioner, optometrist, physician, physiotherapist, occupational therapist, speech language pathologist or psychologist). This form is completed by you or your representative and by your health practitioner.

- **Permission to Disclose Health Information (OCF-5)**

  If the insurance company asks you to, please complete this form. The insurance company requires your medical information in order to correctly determine your eligibility for benefits. Health professionals require your written permission to disclose this information to the insurance company.

- **Pre-approved Framework Treatment Confirmation Form (OCF-23/198)**

  This form must be completed to confirm treatment received under a Pre-approved Framework Guideline. <u>There are exceptions</u>. Please contact your insurance company to find out if this form is required.

After the insurance company reviews your complete application package, you will be contacted about the benefits you are entitled to receive. If your insurance company needs any additional information in order to process your application, they will contact you.

Warning - Offences

It is an offence under the *Insurance Act* to knowingly make a false or misleading statement or representation to an insurer in connection with the person's entitlement to a benefit under contract of insurance. The offence is punishable on conviction by a maximum fine of $100,000 for the first offence and a maximum fine of $200,000 for any subsequent conviction.

It is an offence under the federal *Criminal Code* for anyone to knowingly make or use a false document with the intent it be acted on as genuine and the offence is punishable, on conviction, by a maximum of 10 years imprisonment.

It is an offence under the federal *Criminal Code* for anyone, by deceit, falsehood or other dishonest act, to defraud or to attempt to defraud an insurance company. The offence is punishable, on conviction, by a maximum of 10 years imprisonment for fraud involving an amount over $5,000 or otherwise a maximum of 2 years imprisonment.

Incomplete or incorrect information may result in your application being denied.

Where do I send the Application Forms?

Please follow the instructions below.

1. If You Own, Lease, or Have Regular Use of a Company Automobile

As of the date of the accident did you, your spouse or someone you are dependent on (please check all the options that apply to you):

- ☐ Own an automobile?
- ☐ Lease or have a contract to rent an automobile for more than 30 days?
- ☐ Drive a company automobile which was made available for your regular use?

☐ Yes - If you checked only one, send the forms to the insurance company that insures this automobile.

☐ Yes - If you checked more than one, send the forms to the insurance company of the vehicle in which you were an occupant at the time of the accident.

☐ Yes - If you checked more than one and were not an occupant in either of the automobiles, send the forms to the insurer of either vehicle (you choose).

☐ No - If none apply, continue to 2.

2. If You are a Listed Driver

Are you listed as a driver on somebody's insurance policy?

☐ Yes - If yes, send your forms to the insurance company that issued the policy you are listed on.

☐ No - If no, continue to 3.

The following categories only apply if:

- You, your spouse or someone that you are dependent upon **does not own, lease, or regularly use a company** automobile.
- You are **not listed** as a driver on a policy.

3. Occupant of Somebody Else's Automobile

Were you an occupant of somebody else's automobile that was insured at the time of the accident?

☐ Yes - If yes, send your forms to the insurance company that insures this automobile.

☐ No - If no, continue to 4.

4. Pedestrian or Bicyclist

Were you a pedestrian or a bicyclist struck by an automobile that was insured at the time of the accident?

☐ Yes - If yes, send your forms to the insurance company of the automobile that struck you.

☐ No - If no, continue to 5.

5. Uninsured Automobile

Were you an occupant of an automobile that was not insured at the time of the accident?

☐ Yes - If yes, send your forms to the insurance company of any other automobile that was involved in the accident.

☐ No - If no, continue to 6.

6. None of the Above Apply

If you do not have automobile insurance and no other automobile involved in the accident either has automobile insurance or can be identified, you may be entitled to obtain accident benefits from the Motor Vehicle Accident Claims Fund. Please complete the entire application package and see Part 11.

Return this form to:

Application for Accident Benefits (OCF-1)

Use this form for accidents that occur on or after November 1,1996.

Claim Number:	
Policy Number:	
Date of Accident: (YYYYMMDD)	

A separate form must be completed for each person who is applying for accident benefits. Completion of ALL sections is mandatory. **Your application may be denied if information is incomplete or incorrect. Please print clearly.**

Part 1 Applicant Information

Last Name		Gender ☐ Male ☐ Female	**Marital Status** ☐ Single ☐ Separated ☐ Married ☐ Divorced ☐ Common-law ☐ Widow(er)
First Name and Initial	Address		
City	Province		**Is anyone dependent on you for financial support or care?** ☐ Yes, how many persons? _____ ☐ No
Postal Code —	Fax Number	Area Code	
Birth Date year month day	Home Telephone	Area Code	Work Telephone Area Code

You can be reached:
☐ by telephone ☐ at home
☐ by personal visit ☐ at work
☐ other_____

Language Spoken:

What is the best time to reach you:
Day(s) of the week
Time of day ☐ a.m. ☐ p.m.

Part 2 Applicant's Representative (if applicable)

Complete this section only if the applicant injured in the accident is deceased, is a minor, is unable to fill out the form on their own, or has retained you as their representative.

Last Name		**Relationship with applicant** ☐ Parent ☐ Guardian ☐ Lawyer ☐ Other_____ ☐ Other Paid Representative
First Name and Initial		
Address		
City	Province	Postal Code —
Home Telephone Area Code	Work Telephone Area Code	FAX Number Area Code

Part 3 Accident Details and Health Information

Date of Accident year month day	Time of Accident ☐ a.m. ☐ p.m.	You were a: ☐ Driver ☐ Passenger	☐ Pedestrian ☐ Other _____
Accident Location: Hwy. No./Street Name	City	Province	

Did the accident occur while you were at work?	☐ Yes	☐ No
Did you file a claim with the Workplace Safety and Insurance Board?	☐ Yes	☐ No
Was the accident reported to the police?	☐ Yes (Give details below)	☐ No

Officer Name	Badge No.	Date accident reported to the police	year month day
Police Department/Collision Reporting Centre			
Were you charged? ☐ Yes (Give details) ☐ No			

Give a brief description of the accident. If you suffered any injuries as a result of the accident, describe the cause and extent of the injuries.

Were you able to return to your normal activities following the accident? ☐ Yes ☐ No

☐ additional sheets attached

Part 3 Accident Details and Health Information (cont'd)

Did you go to the hospital?	☐ Yes (Give details below)	☐ No
Did you go see a health professional? (for example: physician, chiropractor, physiotherapist)	☐ Yes (Give details below)	☐ No

Name of Health Professional	Name of Facility	
Address		
City	Province	Postal Code

Has this Health Professional begun any treatment?	☐ Yes (Give details below)	☐ No

☐ additional sheets attached

Part 4 Details of Automobile Insurance

In order to determine which automobile insurer is responsible for paying benefits, it is necessary to know whether you have your own policy or whether you are covered by somebody else's insurance policy. To help make that determination, please complete the following:

A Are you covered under any of the following automobile insurance policies?

Your own policy	☐ Yes	☐ No
Your spouse's policy	☐ Yes	☐ No
The policy of any person on whom you are dependent (e.g. a parent)	☐ Yes	☐ No
A policy that lists you as a driver (e.g. a friend)	☐ Yes	☐ No
Your employer's policy (e.g. company car) or spouse's employer's policy	☐ Yes	☐ No
A policy insuring long-term rental cars (for rentals exceeding 30 days)	☐ Yes	☐ No

If you answered **'No"** to **all** of the above, go to **B** If you answered **"Yes"** to **any** of the above, complete the following:

Name of Policyholder		
Insurance Company	Policy Number	
Automobile - Make, Model, Year	Licence Plate Number	
Were you an occupant of this automobile at the time of the accident?	☐ Yes	☐ No

If you answered **"Yes"** to more than one box in this part, provide additional insurance details below.

Name of Policyholder		
Insurance Company	Policy Number	
Automobile - Make, Model, Year	Licence Plate Number	
Were you an occupant of this automobile at the time of the accident?	☐ Yes	☐ No

B If you checked "**No**" to all of the boxes in **A** **you must send** your application to the insurer of the automobile that you occupied at the time of the accident, or the vehicle that struck you if you were a pedestrian or bicyclist. If this automobile was not insured or unidentified, describe any other vehicle involved in the accident. **Provide details below.**

The policy you are claiming under insures:	**Vehicle type covered by this policy:**	
☐ The vehicle I was riding in at the time of the accident	☐ Passenger	☐ Truck
☐ The vehicle that struck me as a pedestrian/bicyclist	☐ Motorcycle	☐ Bus
☐ Another vehicle that was involved in the accident	☐ Taxi/Limousine	☐ Snowmobile
	☐ Other _____	

Part 4 Details of Automobile Insurance (cont'd)

Owner of the Vehicle	Home Telephone	Area Code
Address	Work Telephone	Area Code
City	Province	Postal Code
Automobile - Make, Model, Year		
Insurance Company	Policy Number	
Name of Policyholder	Licence Plate Number	

Did you report the accident to any other insurance company? ☐ Yes (Give details below) ☐ No

Insurance Company	Type of Insurance

Part 5 Applicant Status

Which of the following describes your status at the time of the accident?

Employed ☐ Employed and working ☐ Self-Employed	**Not Employed** ☐ Unemployed ☐ Unemployed **and**, ☐ have worked 26 weeks in the last 52 weeks ☐ receiving Employment Insurance Benefits ☐ Retired	☐ **Student or recent graduate** ☐ **Caregiver**

Part 6 Student Attending School

Were you attending school on a full-time basis at the time of accident or had you completed your education less than one year before the accident?

☐ Yes (Give details below) ☐ No (Continue to Part 7)

Name of School			Date Last Attended	year month day
Address			Program and Level	
City	Province	Postal Code	Projected Date for Completion of Studies	year month day

Are you now attending school? ☐ Yes (Enter date) year month day ☐ No

Were you able to return to school after the accident? ☐ Yes (Enter date) year month day ☐ No

Part 7 Caregiver

You can apply for caregiver benefits if, at the time of the accident, you were primarily responsible for the care of persons who are living with you and are under 16 years of age or over 16 years of age and are physically or mentally disabled. If you qualify for this benefit you are required to submit bills and receipts for expenses incurred for the care of your dependants.

Were you the main caregiver to people living with you, at the time of the accident?

☐ Yes (Complete information below) ☐ No (Continue to Part 8)

Were you paid to provide care to these people? ☐ Yes (Continue to Part 8) ☐ No

List the people who you were caring for at the time of the accident.

Name	Date of Birth (year month day)	Disabled Yes	Disabled No
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

☐ additional sheets attached

Part 7 Caregiver (cont'd)

As a result of your injuries were you able to engage in the caregiving activities in which you engaged at the time of the accident?

☐ Yes (Explain below) From what date? year month day ☐ No

Explanation:

☐ additional sheets attached

Did you return to caregiving activities after the accident?

☐ Yes (Enter date) year month day ☐ No

Part 8 Income Replacement Determination

Give details of your employment for the past 52 weeks. Start with your current or most recent employer. If you held more than one position with the same employer, use a separate line for each position. Gross income is before taxes and deductions. **If you were self-employed during the 4 weeks prior to the accident, please consider yourself the employer for the purpose of completing this section.**

Date Year/Month/Day	Name and address of Most Recent Employer	Position/Essential Tasks	No. of Hours Per Week	Gross Income for the Period	DO NOT WRITE HERE Occupational Code
From: To:				$	
From: To:				$	
From: To:				$	
From: To:				$	

☐ additional sheets attached

Do your injuries prevent you from working?

☐ Yes From what date? year month day ☐ No (Continue to Part 10)

Were you able to return to work after the accident?

☐ Yes (Enter date) year month day ☐ No

The amount of your benefit is based on your past income. During which of the following periods did you have the highest average weekly income?

☐ last 4 weeks (not applicable for self-employed persons)
☐ last 52 weeks
☐ last fiscal year (self-employed only)

Part 9 Income Tax Status

The amount of the benefit you are eligible for, depends on your income tax status. We require the following information to calculate the amount of your benefit. You may be required to provide additional information to help your insurance company calculate your benefit (eg. pay stubs, tax receipts).

On the date of the accident, were you paying support payments to a spouse or former spouse?

☐ Yes (Enter dates) ☐ No

From: year month day To: year month day Total Amount Paid $

☐ additional sheets attached

Marital status for tax purposes?	If you are married or equivalent to married, what is the expected annual income of your spouse or dependant for the calendar year in which the accident occurred?	Did you claim the Disability Amount Non-Refundable Tax Credit on your most recent income tax return?
☐ Single ☐ Equivalent to Married ☐ Married ☐ Other	$	☐ Yes ☐ No

Part 10 Other Insurance or Collateral Payments

Do you, your spouse or anyone you are dependent on (eg. parents) have any other benefit plan that covers you (eg. group or private, union, disability, medical or dental, etc.)?

☐ Yes (Give details below) ☐ No

Name of Benefit Payor	Type of Coverage	Policy or Certificate Number

During the past 52 weeks, did you receive any income from a disability benefit plan? ☐ Yes (Enter dates) ☐ No

From: year month day To: year month day Total Amount Received $

Are you receiving Employment Insurance Benefits? ☐ Yes (Enter dates) ☐ No

From: year month day To: year month day Total Amount Received $

Are you receiving Social Assistance Benefits (welfare)? ☐ Yes ☐ No ☐ additional sheets attached

Part 11 Motor Vehicle Accident Claims Fund

DO NOT FILL OUT UNLESS ITEMS (1) TO (5) ON PAGE 2 DO NOT APPLY AND YOU ARE APPLYING TO THE MOTOR VEHICLE ACCIDENT CLAIMS FUND

You and your representative acknowledge that you have the responsibility to investigate and apply to all potential insurers to which the applicant may have recourse BEFORE submitting an application to the Motor Vehicle Accident Claims Fund (MVACF).

You and your representative acknowledge that the application MUST INCLUDE a completed:

- ☐ NOTICE OF COLLECTION OF PERSONAL INFORMATION FORM, signed and attached*
- ☐ Form 3 - Section 6 MVACF Application for Statutory Accident Benefits, signed and attached*
- ☐ Motor Vehicle Accident (Police) Report, attached

before the applicant can make an application for the payment of accident benefits from the MVACF.
(***** These forms are available at www.fsco.gov.on.ca)

I certify that I have read this part and understand that this application for accident benefits is not complete until the required forms are completed, signed and provided to the MVAC Fund.

Name of Applicant or Substitute Decision Maker (please print)	Signature of Applicant or Substitute Decision Maker	Date (YYYYMMDD)

Motor Vehicle Accident Claims Fund
P.O. Box 85
5160 Yonge Street
Toronto, ON M2N 6L9

Toronto calling area: (416) 250-1422
Toll Free: 1- (800) 268-7188

Part 12 Signature

TO THE INSURER TO WHOM THIS APPLICATION IS BEING SUBMITTED:

I UNDERSTAND that you, and persons acting for you, will collect and use personal information and personal health information about me that is related to my claims for accident benefits arising out of the accident described in this application, and that all such information will be collected directly from me, or from any other person with my consent.

I ALSO UNDERSTAND that this information will be collected and used only as reasonably necessary for the purposes of:

- Investigating my claims and processing my claims as required by law, including the Ontario Automobile Policy;
- Obtaining or verifying information relating to my claims in order to determine entitlement and the proper amount of payment;
- Recovering payment from insurers and others liable in law for amounts that you pay in connection with my claims;
- Identifying and analyzing the nature and costs of goods and services that are provided to automobile accident victims by health care providers;
- Preventing fraud, and detecting fraud where there are reasonable grounds to suspect fraud;
- Compiling anonymized statistics for government agencies; and
- Assessing underwriting risks and claims experience.

I ALSO UNDERSTAND that you, and persons acting for you, may disclose this information to the following persons, who may collect and use this information only as reasonably necessary to enable you to carry out the purposes described above:

- Insurers; insurance adjusters, agents and brokers; employers; health care professionals; hospitals; accountants; financial advisors; solicitors; organizations that consolidate claims and underwriting information for the insurance industry; and my agents or representatives as designated by me from time to time.

I CONSENT to you collecting, using and disclosing this information in the manner described above, but no more of such information than is reasonably necessary to meet the legitimate purpose of such collection, use or disclosure.

I UNDERSTAND that if I have any questions about this consent I am free to consult with my insurance company representative or legal advisor before signing this document.

I AM ALSO AWARE that you, and persons acting for you, may be required or permitted by law to disclose this information to others without my knowledge or consent.

I certify that the information provided is true and correct.

I understand that it is an offence under the Insurance Act to knowingly make a false or misleading statement or representation to an insurer under a contract of insurance. I further understand that it is an offence under the federal Criminal Code for anyone, by deceit, falsehood, or other dishonest act, to defraud or attempt to defraud an insurance company.

Name of Applicant or Substitute Decision Maker (please print)	Signature of Applicant or Substitute Decision Maker	Date (YYYYMMDD)