



Navigating the SABS in Ontario after an Accident

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Understanding SABS

Being involved in an accident can be a traumatic and overwhelming experience and navigating the statutory accident benefits system (SABS) in Ontario can be confusing and stressful. This pamphlet is designed to provide you with a general overview of the SABS and the benefits that are available to you, as well as tips on how to navigate the process.

The SABS is a system that provides financial and medical benefits to people who are injured in car accidents, regardless of who is at fault for the accident. The SABS is mandatory for all drivers in Ontario and is administered by the Financial Services Commission of Ontario (FSCO).

Available Benefits

- Medical and rehabilitation benefits: cover expenses for medical treatment, therapy, and rehabilitation to help you recover from your injuries.
- Income replacement benefits: cover a portion of your lost income if you are unable to work due to your injuries.
- Caregiver benefits: cover expenses for someone to provide care for you if you are unable to perform certain tasks due to your injuries.
- Death and funeral benefits: cover expenses for a funeral and provide a lump sum payment to the dependents of a person killed in an accident.



Navigating SABS

- Report the accident to your insurance company as soon as possible.
- Fill out and submit the appropriate forms to your insurance company and the FSCO.
- Keep detailed records of all expenses and documentation related to your accident and injuries.
- Seek professional help if you need assistance in understanding the process or dealing with your insurance company.