Your Guide to Reduced No Fault Injury Coverage

2018
How this guide can help you

If you have been injured in a motorcycle collision, this guide will help you through the process as you file a claim for benefits under your Reduced No Fault injury coverage. It contains information on the types of benefits you may be eligible to receive. Even after you have filed your Application for Injury Benefits with SGI, keep this guide on hand throughout your claim for easy reference.

The role of your injury adjuster

Please remember this booklet is only a guide. Your situation is personal to you. It's not possible for any guide to answer every question specific to your particular situation. That's where our staff can help. If you have a question this guide doesn't answer, contact your Injury Adjuster. They're here to help you through the claims process every step of the way.

Please be assured that your Injury Adjuster will do everything possible to ensure you receive your benefits as soon as possible.

Working together, we'll make sure you get the help you need.
### Claim information

<table>
<thead>
<tr>
<th>Injury claim number</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Vehicle damage claim number</td>
<td>Date of collision</td>
</tr>
</tbody>
</table>

### Injury adjuster

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
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<tbody>
<tr>
<td>Phone number</td>
<td></td>
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<tr>
<td>Email</td>
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</tbody>
</table>

### Vehicle damage claim adjuster

<table>
<thead>
<tr>
<th>Name</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Phone number</td>
<td></td>
</tr>
<tr>
<td>Email</td>
<td></td>
</tr>
</tbody>
</table>
Key Reduced No Fault injury features

Reduced No Fault injury coverage provides a basic package of benefits that will cover many of the expenses you'll have as a result of your injury when you're at fault for the collision, including single-vehicle collisions. The key features with Reduced No Fault injury coverage are summarized below.

**Income benefit (page 4)**
- If your injury prevents you from performing all or most of the essential duties of your employment at the time of the collision, you're entitled to receive an income benefit to offset your lost wages.
- The income benefit you receive depends on your circumstances at the time of the collision. Homemakers, employed and unemployed people may all be eligible for an income benefit. See the benefits table on page 10 for the amounts payable in each category.

**Medical and rehabilitation coverage (page 7)**
- SGI will pay for medical and rehabilitation expenses related to your collision up to a maximum amount (see lines 12 and 13 of the benefits table, page 10).

**Permanent impairment payment (page 8)**
- If you suffer a permanent impairment as a result of a collision, you may receive a payment in addition to the other benefits to which you're entitled, together with interest from the date of the collision.

**What to do if you disagree (page 9)**
- If you don't agree with SGI's decision about who's responsible for the collision, or you disagree with a decision SGI has made regarding your entitlement to benefits, you have access to the courts to resolve these matters.
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Your Reduced No Fault Injury Coverage

Who's covered?
Under your Reduced No Fault injury coverage, you have access to a basic package of injury benefits if you are at fault for the collision, including single-vehicle collisions. Reduced No Fault injury covers you if you’re injured while riding your motorcycle in a collision anywhere in Canada or the United States. In the event you are not at fault for the collision, you will receive full No Fault injury benefits.

It’s important to note that drivers who are responsible for collisions may be assessed a financial penalty through the Safe Driver Recognition program. In addition, drivers who are responsible for a collision must pay the deductible for damage to their motorcycle and their insurance must pay the damages to the other vehicle.

You have two years from the date of your collision to file an injury claim.

Who’s not covered?
You won’t receive the full package of benefits in the following circumstances:

- If you’re responsible for the collision and found to be impaired by alcohol or drugs, convicted of an offence for being criminally negligent or convicted of using a motorcycle to deliberately harm another at the time of the collision, you’ll be denied a permanent impairment payment.
- If it’s your second conviction for impaired driving or criminal negligence in the last five years, or you’re convicted of deliberately using your motorcycle to harm another person or property, you’ll be denied both an income benefit and a permanent impairment payment.
- If you’re entitled to Workers’ Compensation benefits.
- If you’re convicted of stealing a motor vehicle involved in a collision or convicted of possession of a stolen motor vehicle involved in a collision.

Can I sue?
Reduced No Fault injury coverage has limited circumstances where a person injured in a collision has the right to sue.

### Economic loss
Under Reduced No Fault injury coverage, an injured person not responsible for the collision may sue a person who is not insured by SGI, in very limited circumstances for:

- Expenses in excess of the plan. For example, if you earn more than the maximum amount provided (line 1 – below or on benefits table, page 10) you can sue for the difference between your salary and the benefits available.
- Losses in excess of the benefits you are entitled to receive from the Workers’ Compensation Board and SGI.

### Pain and suffering
In limited cases, Reduced No Fault injury coverage allows someone injured in a collision to sue for pain and suffering, such as:

- If you’re injured as a result of a collision where a driver is convicted of impaired driving, you may have the right to sue that impaired driver for pain and suffering.
- If you’re injured as a result of a collision where the driver is convicted of an offence for being criminally negligent, you may have the right to sue the driver for pain and suffering.
- If you’re injured as a result of a collision where a driver is convicted of using a vehicle to intentionally harm someone, you may have the right to sue the convicted driver for pain and suffering.
- If you’re injured as a result of a collision where a driver dies and was impaired you have the right to sue the estate of the impaired driver for pain and suffering.
- An injured person can sue for pain and suffering against certain institutional third parties whose negligence contributes to a collision. Third parties that can be held liable include vehicle manufacturers, repairers and suppliers of parts and licensed drinking establishments. A claim against these parties wouldn’t involve SGI. If you think you may be entitled to sue one of these parties, you may want to seek legal advice.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Employed – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
</tbody>
</table>
If any of these scenarios apply to you, please contact your Injury Adjuster for assistance.

In all cases, if you wish to sue the responsible party (or parties), you must start this action within two years of the date of the collision or conviction.

Can I be sued?

Those you injure can sue you for the difference between their package of auto injury benefits and their actual expenses. In most cases those injured can’t sue you personally for pain and suffering. However, if you’ve been convicted of impaired driving, criminal negligence or have deliberately harmed someone with your motorcycle, they can sue you for pain and suffering as well. If you’re operating your motorcycle while impaired and die, those that you injure or kill can sue for pain and suffering.

Filing your claim for benefits

You’ll need to complete the Application for Injury Benefits in order to receive benefits. Please answer all questions that apply to you. The application must be dated, signed and returned to your Injury Adjuster.

Claims must be filed within two years of the date of the collision. However, the sooner you act, the sooner SGI can begin to process your request for benefits to ensure you begin receiving benefits quickly.

Filling out the form

If your state of health prevents you from completing the form or if you would like assistance, please call your Injury Adjuster, whose name and telephone number are on the letter that was provided in your package. You can also call our office toll free at 1-844-TLK-2SGI (1-844-855-2744).

Once you’ve completed the application, please attach any documents that are required. If you receive documents needed to process your claim after you’ve sent your application to SGI, write your injury claim number on each document and forward them to your Injury Adjuster. Your injury claim number appears on the letter that was provided in your package.

You can mail your completed benefit application form to your Injury Adjuster or you can call them to set up a meeting.

How will your claim be handled?

Your Injury Adjuster will review your completed benefit application form. Based on the information provided, your Injury Adjuster will ensure you receive all the benefits you’re entitled. The length of time for this review can vary, depending on the supporting documentation that’s required (it could include a medical practitioner’s report form, verification of earnings, etc.).

What amount will you receive and how soon?

All benefits provided by Reduced No Fault injury coverage are listed on page 10. This table lists maximum benefit amounts payable. Each claim is unique and the amount payable won’t be the same for each claim.

Your Injury Adjuster will ensure you receive all the benefit amounts for which you’re eligible after necessary information is obtained. Please be assured that your Injury Adjuster will do everything possible to ensure you receive your benefits in a timely manner.

Changes in your circumstances

There can be key changes to your situation, such as a new dependant that may affect your benefits. If your circumstances change, please bring it to the attention of your Injury Adjuster. New information may change the amount of benefits to which you’re entitled. Your Injury Adjuster will ensure you’re receiving the correct benefits.

Collecting additional losses

If you have costs above your Reduced No Fault injury benefits or the circumstances of your collision mean you can sue for pain and suffering, the first step in collecting a settlement is negotiating with the insurance company of the responsible person. If you’re unable to reach a settlement this way, you can take your claim to court. You have two years from the date of the collision or conviction to file a statement of claim at a courthouse. You can choose to represent yourself or you may hire a lawyer to assist you with your court action.

What if you’re not satisfied with a decision?

If you disagree with a decision made by SGI about who is responsible for the collision, or your entitlement to benefits, you have access to the courts to settle the matter.
Income benefit

If you’ve been injured in a collision, and that injury prevents you from performing all or most of the essential duties of the job you held at the time of the collision, you’re entitled to receive an income benefit.

The income benefit is based on your employment status at the time of your collision and the impact your injuries have on your ability to work. You’re eligible for an income benefit if you were employed or a homemaker at the time of the collision. If you were unemployed at the time of the collision, you’re eligible for an income benefit if you held employment at some point during the 12 months immediately preceding your collision or your doctor has confined you to a hospital, bed or wheelchair.

Except in cases of the most serious or catastrophic injuries, an income benefit is usually a temporary compensation measure while you recover from your injuries.

When is an income benefit paid?

Income benefits are paid every two weeks and are increased annually by the greater of minimum wage or the Consumer Price Index. The benefit will begin seven days after the collision.

If you were employed at the time of the collision

You’re eligible for this benefit if you were employed at the time of the collision (permanent, temporary, full time or part time). Your injuries also must have disabled you within 20 days following your collision.

Unable to return to work

If your injuries prevent you from performing all of the essential duties of your job, you’re eligible for a weekly income benefit amount. The amount payable is shown on line 1 of the benefits table (page 10).

This amount will be paid to you for the length of time you remain unable to return to your job or for two years following your collision – whichever comes first.

If after two years, it’s determined that you’re unable to ever return to any job, your income benefit will continue for life.

Partially able to work

If your injuries prevent you from performing one or more of the essential duties of your job, you’re eligible for a reduced weekly income benefit amount. The amount payable is shown on line 3 of the benefits table (page 10).

This amount will be paid to you until you’re able to perform the full duties of your job or for two years following your collision – whichever comes first.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Employed – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>3</td>
<td>Employed – partially disabled</td>
<td>$219 per week up to two years</td>
</tr>
</tbody>
</table>
If you were a homemaker at the time of the collision

A homemaker is someone who’s not employed and whose primary function is taking care of their household. You’re eligible for this benefit if you were a homemaker at the time of the collision. Your collision-related injuries must have disabled you within 20 days following your collision.

Unable to perform household duties
If your injuries prevent you from performing all of your daily household duties, you’re eligible for a weekly income benefit amount. The amount payable is shown on line 4 of the benefits table (page 10).

This amount will be paid to you until you’re able to perform some or all of your daily household duties or for two years following your collision – whichever comes first.

Partially able to perform household duties
If your injuries prevent you from performing one or more important daily household duties, but you’re still able to perform some daily household duties, you’re eligible for a reduced weekly income benefit amount. The amount payable is shown on line 5 of the benefits table (page 10).

This amount will be paid to you until you’re able to perform your full daily household duties, or for two years following your collision – whichever comes first.

If you return to work or homemaking duties and require further medical treatment or suffer a relapse within 104 weeks from the collision date, you will receive an income benefit for up to a maximum of 16 weeks.

If you were unemployed at the time of the collision

If you were unemployed at the time of the collision, there are three ways in which you may receive an income benefit.

1. You’re eligible to receive an income benefit if you were unemployed for the entire 12 months prior to your collision and a medical practitioner has advised that your collision-related injuries will confine you to a hospital, bed or wheelchair. Your injuries must have disabled you within 20 days following the collision.

The amount payable is shown on line 11 of the benefits table (page 10). This amount will be paid to you until you’re no longer confined to a hospital, bed or wheelchair, or for one year following the collision – whichever comes first.

2. You’re eligible to receive an income benefit if you were unemployed at the time of the collision, but had held employment for six months or more in the 12 months before the collision in the following circumstances:

   • If your collision-related injuries would prevent you from performing all of the essential duties of your previous employment, resulting in your inability to work, you’re eligible for a weekly amount (line 6 of the benefits table, page 10).

   This amount will be paid to you until you’re able to work (either partially or full-time) or for two years following your collision – whichever comes first. If you return to work partially, your income benefit will be reduced.

   If after two years it’s determined that you’re unable to ever return to any job, your income benefit will continue until you recover or for life, if necessary.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
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<tbody>
<tr>
<td>4</td>
<td>Homemaker – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>5</td>
<td>Homemaker – partially disabled</td>
<td>$219 per week up to two years</td>
</tr>
<tr>
<td>6</td>
<td>Unemployed/worked six months or more in year prior to collision – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>11</td>
<td>Unemployed in year prior to collision/confined to hospital, bed or wheelchair</td>
<td>$219 per week up to one year</td>
</tr>
</tbody>
</table>
• If your collision-related injuries would prevent you from performing one or more of the essential duties of your previous employment, you’re eligible for a reduced weekly amount (line 8 of the benefits table, page 10).

This amount will be paid to you until you’re able to perform the full duties of your employment, or for two years following your collision – whichever comes first.

3. You’re eligible to receive an income benefit if you were unemployed at the time of the collision, but had held employment for less than six of the 12 months preceding your collision in the following circumstances:

• If your collision-related injuries would prevent you from performing all of the essential duties of your previous employment, resulting in your inability to work, you’re eligible for the lesser amount of the following:
  – a weekly amount (line 9 of the benefits table, page 10); or
  – the weekly amount obtained by dividing your total earnings in the 12 months immediately preceding your collision by the number of weeks you worked.

This amount will be paid to you until you’re able to return to work or for two years following your collision – whichever comes first.

• If your collision-related injuries would prevent you from performing one or more of the essential duties of your previous employment, but you would be able to work on a full-time or part-time basis, you’re eligible for the lesser amount of the following:
  – a reduced weekly amount (line 10 of the benefits table, page 10); or
  – the weekly amount obtained by dividing your total earnings in the 12 months immediately preceding your collision by the number of weeks you worked.

This amount will be paid to you until you’re able to perform the full duties of your employment or for two years following your collision - whichever comes first.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
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</thead>
<tbody>
<tr>
<td>Income benefits</td>
<td>8</td>
<td>Unemployed/worked six months or more in year prior to collision – partially disabled</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>Unemployed/worked less than six months in year prior to collision – totally disabled</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>Unemployed/worked less than six months in year prior to collision – partially disabled</td>
</tr>
</tbody>
</table>
Medical and rehabilitation coverage

SGI will pay for approved medical and rehabilitation expenses related to your collision, and recovery to the maximum amount shown on line 13 of the benefits table (page 10). If you’ve suffered a catastrophic injury, such as quadriplegia, paraplegia, a severe brain injury or blindness, the maximum medical and rehabilitation benefit is shown on line 12 of the benefits table (page 10).

Medical expenses

Up to certain limits, SGI will pay your physiotherapist, massage therapist or chiropractor directly for your medical treatment – so you don’t have to worry about having cash on hand.

SGI will pay for approved expenses that result from your collision, including:

- medical and paramedical care (such as ambulance transportation)
- expenses for travel related to your medical treatment, such as transportation (mileage and parking), accommodations (such as a hotel room) and meals
- prescription medication
- braces and wheelchairs
- physiotherapy, chiropractic, dental services, etc.

Rehabilitation

SGI’s role is to pay for your authorized medical treatments; however, it must be evident that the treatments are beneficial to you. For example, you may decide to try massage therapy as part of your rehabilitation. If these treatments don’t appear to improve your condition over a period of time, SGI may limit the number of massage therapy treatments it covers.

One rehabilitation option you have access to is the Early Intervention Program (EIP). You don’t have to participate in the EIP to receive your income benefit. If you choose to participate in the program, but later decide it’s not right for you, you can leave the program at any time. If you would like more detailed information about this program, talk to your Injury Adjuster.

Other medical and rehabilitation expenses

If you have other expenses related to your medical treatment and recovery that aren’t mentioned here, discuss them with your Injury Adjuster to find out if they can be covered.

<table>
<thead>
<tr>
<th>Medical and rehabilitation</th>
<th>Benefit</th>
<th>Amount</th>
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</thead>
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<tr>
<td>12</td>
<td>Catastrophic injuries</td>
<td>$202,200 maximum</td>
</tr>
<tr>
<td>13</td>
<td>Non-catastrophic injuries</td>
<td>$26,960 maximum</td>
</tr>
</tbody>
</table>
Permanent impairment payment

If you sustain a permanent injury as a result of your collision, you may be entitled to a one-time, lump-sum payment above your other benefit payments. The permanent impairment could involve injury or weakness to your body or one of your organs. It can be an observable disfigurement or a permanent, measurable reduction of physical or mental function.

Here are a few examples:
- scarring
- partial or complete loss of vision or hearing
- paraplegia
- loss of range of motion in joint
- loss of a limb (amputation)

Soft tissue injuries such as whiplash aren’t considered a permanent impairment.

Who decides?
The extent of your impairment and the level of compensation are determined by SGI’s medical consultants, using information provided by your caregiver.

Permanent impairment amounts
The more serious and disabling an impairment, the greater the permanent impairment payment will be. Each type of impairment is assigned a percentage value — with the most serious impairments receiving the highest percentages. The amount of the permanent impairment payment is calculated by multiplying the percentage by the maximum amount payable. These amounts are set in regulations and are non-negotiable. The maximum payment is shown on line 15 of the benefits table (page 10).

A higher benefit is available for those who suffer a catastrophic injury, which could include quadriplegia, paraplegia, a severe brain injury, total blindness, complete loss of two limbs, as well as combinations of those impairments. The maximum amount payable for this benefit is shown on line 14 of the benefits table (page 10).

Timing of payment
The payment will be provided at the one-year anniversary date of the collision, together with interest from that date. If your injuries have not fully healed at the one-year anniversary it may be necessary for an additional payment with interest payable from the date of the collision once you have fully recovered.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>14</td>
<td>Catastrophic injuries</td>
<td>$175,240 maximum</td>
</tr>
<tr>
<td>15</td>
<td>Non-catastrophic injuries</td>
<td>$13,480 maximum</td>
</tr>
</tbody>
</table>
Your Application for Reduced No Fault Injury Benefits

You’re about to make a claim for benefits as a result of injuries sustained in a collision. We want to make sure you receive all the benefits to which you’re entitled, as well as timely and effective treatment. To do this, we require the detailed information that you’re asked to provide in the Application for Injury Benefits form.

SGI assures that all personal information provided in the Application for Injury Benefits, as well as any information gathered later, will remain confidential. The information you’re asked to provide is necessary to assist your Injury Adjuster in determining and providing all benefits to which you’re entitled.

What to do if you disagree

If you don’t agree with SGI’s decision, the decision for who’s responsible, or your entitlement to benefits, you can access the courts to resolve the matter.

Telephone numbers

For general information about your Reduced No Fault injury coverage, please call toll free at 1-844-TLK-2SGI (1-844-855-2744). For more information on filing your claim, please call the nearest office:

<table>
<thead>
<tr>
<th>City</th>
<th>Toll free</th>
<th>Local</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estevan</td>
<td>1-800-667-9773</td>
<td>306-637-4100</td>
</tr>
<tr>
<td>Kindersley</td>
<td>1-800-667-9778</td>
<td>306-463-5270</td>
</tr>
<tr>
<td>Lloydminster</td>
<td>1-800-667-8588</td>
<td>306-825-8200</td>
</tr>
<tr>
<td>Meadow Lake</td>
<td>1-800-667-4497</td>
<td>306-236-2500</td>
</tr>
<tr>
<td>Moose Jaw</td>
<td>1-800-667-5103</td>
<td>306-691-4500</td>
</tr>
<tr>
<td>North Battleford</td>
<td>1-800-667-1384</td>
<td>306-446-1900</td>
</tr>
<tr>
<td>Prince Albert</td>
<td>1-800-667-9324</td>
<td>306-953-8000</td>
</tr>
<tr>
<td>Regina</td>
<td>1-800-667-8015</td>
<td>306-751-1860</td>
</tr>
<tr>
<td>Saskatoon</td>
<td>1-888-468-8868</td>
<td>306-683-2371</td>
</tr>
<tr>
<td>Swift Current</td>
<td>1-800-667-7414</td>
<td>306-778-4900</td>
</tr>
<tr>
<td>Tisdale</td>
<td>1-800-667-5030</td>
<td>306-878-3600</td>
</tr>
<tr>
<td>Weyburn</td>
<td>1-800-667-9774</td>
<td>306-848-4300</td>
</tr>
<tr>
<td>Yorkton</td>
<td>1-800-667-1480</td>
<td>306-786-2430</td>
</tr>
</tbody>
</table>

You have two years from the date of your collision to file an injury claim.

Please fill out the Application for Injury Benefits form to the best of your ability. If you have any questions, please contact your Injury Adjuster.
# Table of benefits

To determine the amount of the benefit you may be entitled to receive, refer to the appropriate section of this guide.

<table>
<thead>
<tr>
<th>Line</th>
<th>Benefit</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Employed – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>2</td>
<td>Employed – totally disabled, unable to return to any job</td>
<td>$438 per week for life</td>
</tr>
<tr>
<td>3</td>
<td>Employed – partially disabled</td>
<td>$219 per week up to two years</td>
</tr>
<tr>
<td>4</td>
<td>Homemaker – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>5</td>
<td>Homemaker – partially disabled</td>
<td>$219 per week up to two years</td>
</tr>
<tr>
<td>6</td>
<td>Unemployed/worked six months or more in year prior to collision – totally disabled</td>
<td>$438 per week up to two years</td>
</tr>
<tr>
<td>7</td>
<td>Unemployed/worked six months or more in year prior to collision – totally disabled, unable to return to any job</td>
<td>$438 per week for life</td>
</tr>
<tr>
<td>8</td>
<td>Unemployed/worked six months or more in year prior to collision – partially disabled</td>
<td>$219 per week up to two years</td>
</tr>
<tr>
<td>9</td>
<td>Unemployed/worked less than six months in year prior to collision – totally disabled</td>
<td>$219 maximum per week up to two years</td>
</tr>
<tr>
<td>10</td>
<td>Unemployed/worked less than six months in year prior to collision – partially disabled</td>
<td>$110 maximum per week up to two years</td>
</tr>
<tr>
<td>11</td>
<td>Unemployed in year prior to collision/confined to hospital, bed or wheelchair</td>
<td>$219 per week up to one year</td>
</tr>
<tr>
<td></td>
<td><strong>Medical and rehabilitation</strong></td>
<td></td>
</tr>
<tr>
<td>12</td>
<td>Catastrophic injuries</td>
<td>$202,200 maximum</td>
</tr>
<tr>
<td>13</td>
<td>Non-catastrophic injuries</td>
<td>$26,960 maximum</td>
</tr>
<tr>
<td></td>
<td><strong>Permanent impairment</strong></td>
<td></td>
</tr>
<tr>
<td>14</td>
<td>Catastrophic injuries</td>
<td>$175,240 maximum</td>
</tr>
<tr>
<td>15</td>
<td>Non-catastrophic injuries</td>
<td>$13,480 maximum</td>
</tr>
</tbody>
</table>
Disclaimer

This document is intended to provide general information on vehicle plate insurance coverage offered by SGI. Nothing in this document is intended to provide legal advice or to be relied upon as binding in any dispute, claim, action, demand or proceeding.

THIS INFORMATION IS SUBJECT TO CHANGE. The terms and conditions of the insurance coverage offered by SGI are set out in The Automobile Accident Insurance Act and the following regulations: The Automobile Accident Insurance (General) Regulations, The Personal Injury Benefit Regulations and The Automobile Accident Insurance (Injury) Regulations and are available from Publications Saskatchewan. Any changes to the insurance coverage in Saskatchewan will be set out in those documents. These documents should be consulted to determine your rights and obligations at law.