



**Financial Services
Commission
of Ontario**

**Commission des
services financiers
de l'Ontario**

March 31, 2001

Transportation Expense Guidelines

Superintendent's Guideline No. 3/01

Transportation Expense Guidelines

These guidelines are issued pursuant to subsections 14(5), 15(11) and 24(3) of the *Statutory Accident Benefits Schedule - Accidents on or After November 1, 1996* (SABS) and section 268.3 of the *Insurance Act*. These guidelines replace Guideline No. 6/96 effective March 31, 2001.

Purpose

The purpose of the *Transportation Expense Guidelines* is to provide a framework for insurers and insured persons to determine the circumstances under which expenses related to transportation of an insured person to and from treatment sessions must be paid by an insurer. The guidelines set out authorized expenses and applicable rates for the purpose of subsections 14(5), 15(11) and 24(3) of the *Statutory Accident Benefits Schedule - Accidents on or After November 1, 1996*.

Authorized Expenses

The insurer is liable to pay for all reasonable and necessary transportation expenses for each trip that the insured person makes to and from treatment sessions, counselling sessions, training sessions, examinations and assessments. The insurer is also liable to pay for all reasonable and necessary transportation expenses of the insured person's aide or attendant. Transportation expenses are calculated based on the most direct route. Transportation expenses include parking fees incurred.

The mode of transportation selected should be the most economical, practical for the distance to be travelled and appropriate under the specific circumstances.

Use of Automobiles

The insurer is liable to pay a mileage expense for transportation of the insured person and their aide or attendant, to and from treatment sessions, counselling sessions, training sessions, examinations and assessments using the insured person's automobile, excluding the first 50 kilometres of each round-trip. The 50 kilometre "deductible" is only applicable once in any round-trip. This applies to minors who are driven to treatment sessions, examinations or assessments.

For the purpose of these guidelines, the "insured person's automobile" includes any automobile owned or leased by the insured person or any other automobile to which the insured person has access.

The rate that is to be used to calculate transportation expenses for the use of the insured person's automobile is 27.5¢ per kilometre (27.5¢/km) travelled.

Use of Taxis

The insurer is liable to pay for reasonable and necessary taxi fare incurred by an insured person and their aide or attendant provided that,

- the insured person does not own or have access to an automobile; or
- the insured person is unable to operate an automobile; or
- it is reasonable and practical in the circumstances to take a taxi.

Other Modes of Transportation

Insurers are liable to pay for reasonable and necessary expenses for other modes of transportation where circumstances warrant. Before an insured person incurs expenses for air, rail and bus transportation services, he or she should discuss the matter with their insurer.