



Vaturi & Cho LLP Highlights Accident Benefits Gap After Reform

September 01, 2026

NORTH YORK, ON - September 01, 2026 -

Vaturi & Cho LLP, a Toronto-based personal injury law firm operating under the name VC Lawyers, is drawing attention to a pattern among car accident clients who are discovering only after a collision that they did not carry optional accident benefits coverage introduced by a July 2026 reform to Ontario's auto insurance framework. The firm says the gap is affecting recovery options for some clients now navigating claims under the new rules.

Vaturi & Cho LLP provides car accident claims representation for drivers across Toronto, guiding clients through disputes over accident benefits, tort claims, and related coverage questions under the Statutory Accident Benefits Schedule. Since July 1, 2026, several benefits that were previously automatic under Ontario Regulation 34/10 became optional following amendments introduced under Ontario Regulation 383/24, a shift the firm says has left some drivers without coverage they assumed was still built into their policy. The change affects benefits many drivers only think to check once a collision has already happened, at a point when the coverage window has closed.

Ontario's no-fault auto insurance system requires every driver to carry certain accident benefits regardless of who caused a collision, but the July 2026 amendments moved several of those benefits from a default inclusion to an opt-in election made when a policy is purchased or renewed. Drivers who did not actively select the additional coverage may find themselves without benefits such as income replacement, caregiver benefits, or housekeeping and home maintenance support once a claim is filed. Medical, rehabilitation, and attendant care benefits remain mandatory regardless of the election.

The amendments also limit optional benefits to named insureds, spouses, dependants, and listed drivers, so a pedestrian, cyclist, or passenger who is not named on a policy can lose access to them altogether. Disputes over what a policy does or does not include can be escalated to the Licence Appeal Tribunal, and the Financial Services Regulatory Authority of Ontario oversees how insurers communicate these elections to policyholders. The firm's own accident benefits analysis, published shortly after the amendments took effect, sets out which benefits shifted from automatic to optional and notes that the coverage election is often made quickly at the point of purchase, well before anyone expects to rely on it.

At Vaturi & Cho LLP, clients working through a car accident claim deal directly with the lawyer handling their file rather than being passed to a case manager, an approach the firm says matters most when an accident benefits election needs to be traced back to the date a policy was purchased or renewed. Drivers across Toronto who assumed their coverage matched a policy held before July 2026 are sometimes surprised to learn the two differ, particularly where one was purchased or renewed after the amendments took effect.

For clients whose recovery limits their ability to travel, Vaturi & Cho LLP also arranges independent medical assessments through assessors, therapists, and nurses who visit the client directly, whether at a hospital, a rehabilitation facility, or at home. This arrangement is made case by case rather than under a fixed protocol and extends across Ontario rather than only within Toronto, meaning a client working through an accident benefits dispute is not required to attend the North York office in person to have claim-relevant limitations documented.

"We've seen a recurring pattern where car accident clients only realize after a collision that they didn't carry the optional accident benefits coverage introduced by the July 2026 reform," said Jae Hyon Cho, Co-Managing Partner, Vaturi & Cho LLP. "That gap can materially affect what a client is able to recover at an already difficult time, which is why we think it's worth drawing attention to now, so drivers across Toronto understand what their policy does and doesn't cover before a collision happens, not after."

The accident benefits reform is expected to remain a live issue for Ontario drivers as more policies come up for renewal under the new rules. Vaturi & Cho LLP says the pattern reinforces the value of reviewing a policy's benefits schedule early and confirming what coverage was actually selected, rather than assuming it mirrors the pre-2026 default. The firm shares updates on matters like this on its Facebook page. Further information about car accident claims is available on the firm's website.

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