

# Section B Insurance Benefits



If you have been injured in a motor vehicle accident, you should look into Section B of your motor vehicle insurance right away.

*The information in this pamphlet is provided for information and education purposes only. The information is not intended to be, and does not constitute, legal advice. The information is general in nature and is not specific to you. You should not make any decision regarding insurance and/or benefits based on the information in this pamphlet.*

*Any decision or questions concerning your benefits should be made in consultation with the appropriate insurance provider.*

## **What are Section B benefits?**

Section B benefits are described in the standard motor vehicle policy of Nova Scotia.

These benefits include:

- › Medical
- › Equipment
- › Rehabilitation
- › Loss of income
- › Death and funeral expenses
- › Other benefits

These are “no fault” benefits. There is no need to prove that anyone was in the wrong to collect these benefits.

## **Am I covered?**

Most people injured while they are in an insured vehicle, or struck by an insured vehicle, are covered, but some exceptions apply and coverage questions should be directed to the insurance company.

## Who should I contact about possible benefits?


If you are:

- **An injured driver or passenger in your vehicle:** Contact your insurance company.
- **A passenger in someone else's insured vehicle:** Contact the company that insured the vehicle.
- **A pedestrian or cyclist:** Contact the company that insured the vehicle that struck you. You may need to contact the police to get the name of the driver's insurance company.

**If the vehicle involved is not insured or you do not know the insurance details:** Contact your own motor vehicle insurance company.

*\* If you have a private medical insurance plan, you likely need to access those benefits before accessing Section B benefits.*

## What benefits may be available?

- Section B benefits can include coverage for things such as:
    - › Nursing care, including dressing changes
    - › Prescription drugs
    - › Physiotherapy
    - › Medical and/or rehabilitation equipment (such as neck braces, crutches, wheelchair)
    - › Other expenses resulting from the injury
  - Section B benefits are available for approved expenses up to the limit set by the responding insurance policy, generally **\$50,000** per person.
  - You will need to deal directly with the insurance company to find out what expenses you may be able to claim under the responding policy.
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## **How do I access Section B benefits?**

Contact your insurance company or the insurance company of the vehicle involved in your accident. Ask for help finding out about your eligibility and accessing these benefits.

## **When should I apply?**

Anyone injured in an accident should contact the insurance company and open a claim as soon as possible.

**A claim must generally be opened within 30 days of the date of the accident;** however, you should contact the insurance company directly to find out about any deadlines that you must meet.

**Do not wait until after you are discharged home from hospital to contact the insurance company.**

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*This pamphlet does not constitute legal advice.*

# Navigating the system

If you are injured in an accident, consider the following as soon as possible:

- Contact your private medical insurance company.
- Contact your motor vehicle insurance company and/or that of the vehicle involved in your accident.
- Other Canadian provinces may have similar benefits - contact your insurance company for more information.
- Any insurance company can give you more information on Section B benefits.
- Family and friends can help you make the contacts listed above. If needed, a hospital Social Worker can help access services and resources, and provide counselling and education.

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Nova Scotia Health Authority promotes a smoke-free, vape-free, and scent-free environment.

Please do not use perfumed products. Thank you!

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