

# SHARE PERSPECTIVES



A NEWSLETTER FOR CLIENTS AND FRIENDS OF SHARE LAWYERS

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## FREE DISABILITY BOOKLET

Call (416) 488-9000 for your  
free copy of Disability Benefits  
Denied: What To Do When The  
Insurance Company Denies  
Your Disability Claim.

## SETTLEMENTS

We have recently settled cases  
with:

- Great West Life
- Industrial Alliance
- Manulife
- Desjardins
- Sun Life, and more

### IN PERSON:

## Mia Wright

### Insurance Company Denies Mother with PTSD Due to Insufficient Medical Evidence

Mia Wright was a successful employment recruiter and loving mother of two young boys. At 37-years-old, she was vibrant and in perfect health. Being a single mother had its challenges, but Mia was grateful to be divorced from her abusive ex-husband and to have a fresh start in life.



Mia Wright felt hopeless when her insurance company denied her claim for long-term disability.

### TOP PERFORMER

Mia was up for an impressive promotion at work. It was right after a promising meeting with her boss that Mia's life took an unfortunate turn. She had just left the office and was walking through the company parking lot toward her car when she was attacked.

### PHYSICAL ASSAULT LEADS TO PTSD

The attacker assaulted Mia so violently that she was unconscious when a colleague found her and called 911. Her injuries were so severe that she could not recognize herself in the mirror. The person she had been able to recognize, however, was her attacker. It was her ex-husband.

### SYMPTOMS IMPEDE HER ABILITY TO WORK

Mia pressed charges against her ex-husband. She was released from the hospital and her physical injuries eventually healed. Unfortunately, no matter how hard she tried to put the assault behind her, she couldn't. At night, she had recurring nightmares and during the day, she experienced debilitating flashbacks. The anxiety was so incapacitating that she had to take sick leave from work. Her employer encouraged Mia to apply for short-term disability benefits. Mia prepared a claim with her psychiatrist's help and it was approved.

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# Laugh!

One day a police car pulled up to grandma's house and grandpa got out. The officer explained that the elderly gentlemen said he was lost in the park.

"Why, Bill," said Grandma, "You've been going there for over 30 years! How could you get lost?"

Leaning close to Grandma so the police officer couldn't hear, he whispered, "I wasn't exactly lost. I was just too tired to walk home."



## INSPIRATION:

*"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart."*

— Helen Keller

## IN PERSON: MIA WRIGHT (continued from page 1)

The criminal proceedings against her ex-husband were painful and drawn out. Mia really wanted to get back to work and put the past behind her, but neither the case, nor her flashbacks, would allow her to move on.

### INSURER CLAIMS INSUFFICIENT MEDICAL EVIDENCE

When Mia's short-term disability ran out, she applied for long-term disability. This time, the insurance company denied her claim. Although her psychiatrist had filled out the attending physician's statement and written a letter stating that Mia was suffering from post-traumatic stress disorder due to the attack, they did not think that the evidence sufficiently proved that she was totally disabled from performing the essential duties of her occupation.

With her psychiatrist's help, Mia appealed the decision. Each time, she was denied. After three appeals and eight months without income, Mia's savings—and her hope—were depleted.

### HOW SHARE LAWYERS HELPED

Mia's psychiatrist referred her to David Share. While she was wary of hiring a lawyer, Mia felt she had exhausted all her options.

Upon meeting Mr. Share, she wondered what had taken her so long to seek legal counsel. Mr. Share and his associates were compassionate, patient and understanding. Most important, they had extensive experience helping clients with PTSD and had proven success fighting these types of claims.

Throughout the handling of her case, Mia felt informed and empowered by the Share Lawyers team. They were truly experts in their field and handled the insurance company's aggressive tactics strategically and with the utmost professionalism. As they built her case, no detail was left out.

When mediation day arrived, Mia was nervous but knew she was in good hands. Steven Muller put forth a strong case in her favour and negotiated with determination while maintaining compassion for her fragile emotional state.

She was very satisfied with the way Share Lawyers settled her case and with the substantial settlement amount they secured for her. Having the finances to care for her family was one less thing to worry about as she continued with treatment for her condition. [SP](#)

*[All names and identifying details have been changed to protect the confidentiality of all involved.]*



## DID YOU KNOW?

# Facts About Post-Traumatic Stress Disorder

- Post-traumatic stress disorder (PTSD) is one of several conditions known as an anxiety disorder.
- This kind of medical disorder affects approximately 1 in 10 people.
- PTSD is caused by a psychologically traumatic event, called a stressor, involving actual or threatened death or serious injury to oneself or others.
- There are three categories of symptoms, which include: re-experiencing the event through memories, nightmares or flashbacks; avoidance and emotional numbing; and changes in sleep patterns, insomnia and difficulty concentrating.
- Drug and alcohol dependence, dizziness, chest pain, gastrointestinal complaints and immune system problems may be linked to PTSD.
- Children and adults can develop PTSD. The disorder can become so severe that the individual finds it difficult to lead a normal life. Fortunately, treatments exist to help people with PTSD bring their lives back into balance, including medication, cognitive-behavioural therapy and exposure therapy.

[Click here for more information](#)

## ASK A LAWYER:

# LTD and PTSD

**Q:** I have been diagnosed with PTSD caused by a severe auto accident. The flashbacks have made it impossible for me to do my job, but I have heard that it's difficult to get approved for long-term disability. Is this true?

**A:** Post Traumatic Stress Disorder (PTSD) falls into the broad category of conditions that are sometimes described as "invisible disabilities". They are "invisible" because objective medical testing does not provide proof of the illness, symptoms or disabling condition. An X-ray, CT Scan, MRI or other medical testing generally will not provide any explanation for the symptoms you may be suffering with as part of the PTSD diagnosis.

As claims for Long Term Disability are generally scrutinized extensively, being approved may well be difficult. If you have strong medical support and your claim is denied you should not hesitate to contact an experienced disability lawyer to assess your chances of proceeding with your claim and successfully getting the benefits you deserve.



**Q:** The insurance company has cited "insufficient medical evidence" as the reason for denying my LTD claim. I have post-traumatic stress disorder but they seem to think that I have been misdiagnosed. My psychologist refuses to write anymore reports. I'm at a loss—is it time to hire a lawyer?

**A:** When an insurance company says that there is "insufficient medical evidence", you have the option to appeal by providing more medical evidence, or consulting a lawyer to discuss your rights and possible remedies. If your doctors have provided all the medical information that is available, then appealing will not achieve anything except cause delays. You should contact an experienced disability lawyer to help you fight for the benefits you are entitled to receive. [SP](#)



In our continuing efforts to support Kids Help Phone, we are pleased to invite you, along with your friends and family, to join us on Sunday, May 4, 2014, for the Walk So Kids Can Talk.

The Walk is a 5K outdoor event taking place in communities across Canada. It's Canada's largest walk for child and youth mental health and raises a significant portion of the revenue needed to keep Kids Help Phone's 24/7/365 day and night counselling service available.

If you are interested in joining our team for this walk, [click here](#). For every person that joins our team, Share Lawyers will donate \$5 to the Kids Help Phone.

We look forward to sharing this fun and inspirational day with you in support of a very worthy cause.

If you'd like more information about the Walk, please visit

[walksokidscantalk.ca](http://walksokidscantalk.ca)



## You Said It!

### COMMENTS FROM ACTUAL CLIENTS

"Thank you, David Share, for believing in me. Thank you, Courtney, for your compassion and hugs. Thank you, Shira, for your patience. Thank you, Kirk, for your strength when I had none. Thank you to all those I have forgotten and all those who worked hard behind the scenes. Because of all of you I can believe again."

-Tammie R., long-term disability claim

"Words are not enough to thank you for the support and encouragement that you have given to me to go on with my case. I appreciate your wonderful and dedicated staff and associates who guided me through when things got rough. I will recommend your services to anybody who may need you in the future."

- Emma S. long-term disability claim

## Refer a Friend

Share Lawyers is a leading Toronto law firm focused on insurance disputes in Ontario. Following an accident or illness, Share Lawyers helps people to get the support they need and deserve.

Please recommend Share Lawyers to your family and friends with long-term disabilities who struggle with private or group insurance claims.

### Get Social!



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No Fees Unless We  
Win Your Case