

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:

- Sun Life
- RBC Insurance
- Great West Life
- Equitable Life
- Desjardins, and many more

IN PERSON:

Danielle Rivera Victim of Fibromyalgia Denied Long Term Disability Benefits

Long-time florist Danielle Rivera was an artist. Danielle could craft beautiful flower arrangements for any special occasion. Although she loved the beauty she was surrounded by each day at the flower shop, 56 year-old Danielle was planning to retire at 65. Everything was on track until Danielle began to experience widespread chronic pain that kept her from doing the things she loved.

DOCTOR CONFIRMS FIBROMYALGIA DIAGNOSIS

After months with debilitating symptoms including chronic pain, fatigue and sleep disturbances, Danielle felt desperate. The pain left her unable to work and she applied for her long-term disability benefits. Danielle was relieved about her doctor's diagnosis of Fibromyalgia, a central nervous system disorder that causes physiological pain and cognitive impairment. Danielle felt that she had the answers she needed to start getting her life back on track. Little did she know, but her problems were just beginning.



Danielle suffered debilitating chronic pain but her insurance company wanted more evidence.

INSURANCE COMPANY DELIVERS STARTLING NEWS, DISABILITY CLAIM DENIED

Danielle was shocked to discover that her insurance company was denying her the benefits she deserved due to a lack of medical evidence! Danielle felt hopeless. How could the insurance company do this to her? No matter what documents she submitted, the insurance company always wanted more and she didn't know what else she could do.

NOTHING LEFT TO LOSE

When a family member recommended that she consult a lawyer to help with her claim, Danielle was skeptical. Danielle called Share Lawyers and she arranged a free consultation with an experienced disability lawyer.

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INSPIRATION

If you're trying to achieve, there will be roadblocks. I've had them; everybody has had them. But obstacles don't have to stop you. If you run into a wall, don't turn around and give up. Figure out how to climb it, go through it, or work around it.

-Michael Jordan

SEASON'S GREETINGS

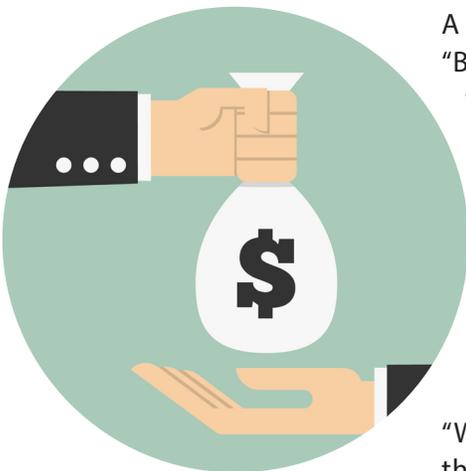
What good is the warmth of summer, without the cold of winter to give it sweetness?



- John Steinbeck

The Share Lawyers Team Wishes You a Winter Season filled with Warmth, Joy and Happiness.

Laugh!



A fellow walked into a bank in Toronto asking for a loan for \$4000 dollars. "Before we lend you the money, we are going to need some kind of security" the bank teller said. "No problem" the man responded "Here are the keys to my car. You'll see it, it's a black Porsche parked in the back of the parking lot."

A few weeks later the man returned to pay off his loan. While he was paying it up, along with the interest of \$11 dollars, the manager came over, "Sir, we are very happy to have your business, but if you don't mind me asking, after you left, we found out that you are a millionaire. Why would you need to borrow \$4000 dollars?"

"Well," the fellow responded "It's quite simple. Where else can I park my car for three weeks in Toronto for \$11 dollars?"

IN PERSON: DANIELLE RIVERA (continued from page 1)

Share Lawyers assured Danielle that they would not receive payment unless her case was settled, and they immediately got to work on her behalf. Share Lawyers gathered all of the necessary medical information needed to compile a strong case supporting Danielle's Fibromyalgia diagnosis. Share Lawyers was able to

settle Danielle's case by securing a lump-sum payment that would protect her retirement savings and allow her to focus on getting well. [SP](#)

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

ASK A LAWYER:

Insurance & Your Family Doctor

When you're not sure what to do about your disability case, it's best to consult Share Lawyers. Don't forget to consult the "Ask a Lawyer" section of our website when you have a question you need answered.

Q: My family doctor who has known me for years disagrees with the insurance company's medical specialist. Is there anything we can do?

A: Your family doctor might feel intimidated by a specialist who has examined you for an insurance company. Still, you can ask your family doctor to refer you to a specialist in the same field as the insurance company's expert, or in the most appropriate speciality for your condition. The combination of a supportive family doctor and a specialist who agrees with your family doctor's findings is persuasive and you have a good chance of winning against the insurance company.



Q: My family doctor wants compensation for assisting with my disability claim. Can I pay my doctor to write a medical report for me?

A: Yes. It is lawful for a doctor in Ontario to accept payment from you to write a detailed report. The report should be written by your own doctor or a specialist your doctor has referred you to.

When handling your claim, Share Lawyers will pay for all medical reports related to the case. These costs will be disbursements that can be recovered as part of your case, in whole or in part. [SP](#)

DID YOU KNOW?

Helpful Tips on Preventing Winter Injuries

Every winter brings with it an array of potential health risks and associated injuries that can cause us a lot of grief, pain and aggravation. Share Lawyers brings you some tips and preventative measures to keep you safe, and ensure your holidays stay merry and bright!



Shovelling snow is potentially a serious health risk. Soft tissue injuries in the lower back are common from heavy lifting required to shovel snow. Lessen your chances of getting hurt using these tips:

- Pace yourself and take frequent breaks.
- Try pushing the snow as opposed to lifting it or throwing it over your shoulders.
- Listen to your body! Stop immediately if you get short of breath, start sweating profusely, or have chest pain.

Driving can be a dangerous activity. Reduced traction with slippery conditions and reduced visibility contributes to motor vehicle accidents. Consider taking these safety precautions:

- Take it slow and leave plenty of time to get to your destination when driving in hazardous weather conditions. Avoid changing lanes quickly, and leave space for other drivers.
- Check to ensure your brakes, functioning battery and fluid levels is in good shape.
- Have an emergency kit in your car that has a shovel, a windshield scraper, warm blankets, a flashlight, some high-protein food, water, and a basic first aid kit.

Winter can also be a lot of fun- snow ball fights, tobogganing, skiing, skating, snow forts and hot chocolate all come with the territory! This winter, have fun, stay safe and enjoy the outdoors! [SP](#)

You Said It!

COMMENTS FROM ACTUAL CLIENTS

“My experience has been excellent. Share Lawyers have treated me well and are very professional.”

–Paul B.

“I wanted to take a moment to express my thanks for representing me in a disability case. Since this was the second time I had been inflicted with chronic fatigue symptoms that made me unable to work, it was refreshing to know there was an alternative process for discovery and resolution.”

–Gerry G.

“A job well done! I would not hesitate in recommending your services to anyone.”

–Gajan A.

“Professional, understanding and compassionate; this makes you feel comfortable about what they’re doing.”

–Kalpana T.

“Friendly and made to feel at ease on the first visit. Everything was explained to me directly and honestly. I felt reassured and hopeful when I left the office.”

–Thelma L.



We are proud to announce that we are having a successful “Goodies For Giving” Campaign. From October 20, 2014- December 20, 2014, Share Lawyers is raising money for Kids Help Phone thanks to your likes, comments, retweets and shares on Twitter and Facebook. We are excited to create the Share Lawyers Cookbook with the recipes you are sending in to us. Send your recipes to: Cookbook@ShareLawyers.com



Share Lawyers is committed to giving back to the community. It is thanks to you that we can continue making a difference.

2015 Already!

Share Lawyers is looking forward to the New Year! Have you gotten your Share Lawyers 2015 Calendar yet?

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!



Visit www.ShareLawyers.com to join our online communities!



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No Fees Unless We
Win Your Case