



# PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

## IN PERSON

### Sara Bryman

Sara Bryman was a quiet woman who loved the small Ontario town where she lived and worked. At 56, she had worked at the local grocery store for over 16 years. While she had had her share of challenges over the years, she enjoyed her job and liked her co-workers.

Sara had suffered from anxiety, depression, and hyper-tension for years, but she had managed to keep it under control with medication.

Everything flipped on Sara when her



Sara suffered from anxiety, depression, and hyper-tension for years.

husband left her after twenty-four years of marriage. The news seemed completely unexpected and triggered a depressive episode. Sara found it difficult to leave the house, let alone go to work. She stopped work in July 2013 and was receiving benefits through her insurance company. Sara hoped that the benefits would pay her for enough time so that she could figure out what she would do to keep herself in her home, and recover enough to go back to work.

Things were progressing slowly for Sara after two years, when the other shoe dropped. Her insurance company told her that she had to return to work because her benefits were being cut off. They said that at the two year Change of Definition\* she could work at another job and although Sara appealed the decision immediately, her appeal was denied. She was incredibly stressed out, both from being ill and from trying to keep herself in her home now that her husband was gone. She began to have mild panic attacks, and her health continued to deteriorate as her situation got worse.

On the suggestion of her doctor,



## YOU SAID IT:

"You guys are wonderful."  
- Mirada L.

## 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.

## DO YOU HAVE A CASE?

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## NO FEES UNLESS WE WIN YOUR CASE

FREE Telephone & In-Person Consultation

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#### YOU SAID IT!



## + PLUS

REFER A FRIEND

INSPIRATION

CASE STUDY

We examine previous cases

## LAUGH!

Never in my life...  
Have I felt such pain!  
Oh it's terrible!  
It's driving me insane!  
I think I'm dying;  
My eyes have shut!  
So much pain!  
From a single paper cut?!

Evan James Griffin



## IN PERSON: SARA BRYMAN

(cont. from page 1)

Sara put in another appeal with her insurance company, hoping that her deteriorating condition would be grounds to re-open her claim. However, she was denied again due to insufficient medical documentation. At the end of her rope, Sara was having a friend over for coffee one day when her friend mentioned Share Lawyers. Having exhausted all other avenues, Sara called Share Lawyers for a consultation.

Share Lawyers took her case, and helped her find a specialist who provided the missing documentation to satisfy the insurance company that Sara's condition was worse than previously thought – and there was medical evidence to back up her claim that she could not return to any type of work.

During the claims process, Sara ended up having to sell her home to use the funds to keep herself afloat. However, with the proceeds from her house and the settlement that Share Lawyers procured for her, Sara was able to make a fresh start in a rented apartment closer to her friends and family.

\*In a long-term disability claim, "change of definition" usually refers to a change in the definition of disability at the applicable time (very often 24 months). The change of definition usually refers to a transition from an "own occupation" definition, to an "any occupation" definition. During the initial disability period, benefits are payable if you are unable to work at your "own occupation." After the change, benefits are payable only if you cannot work at "any occupation" for which you have the required education, skill, or experience. There are variations on the wording, but this summarizes the typical "change of definition".



## ASK A LAWYER

### Insurance Companies & Depression

**Q:** Last year, I was under so much stress at work that I had a complete breakdown. My psychiatrist said it is anxiety and depression. My insurance company denied my claim for disability benefits because they say this is a work-related issue. I am still unwell. What should I do?

**A:** We see many claims that are denied on the basis of the problem being work-related. What they are really saying is that disability insurance is not designed to provide benefits for a pure workplace dispute or conflict, however, if the workplace situation has resulted in a medically diagnosed mental health condition, coverage should be provided under the terms of most group disability plans. We have been very successful in fighting and winning benefits for people in these circumstances.

*Always #AskALawyer if you have any questions*

## INSPIRATION

*"I can't change the direction of the wind, but I can adjust my sails to always reach my destination."*

*-Jimmy Dean*

## DID YOU KNOW?

### Canada's Mental Health Resources

Mental health and awareness is a growing issue in Canadian society, and many organizations and companies are doing their part to bring this issue to the forefront. However, while there are more and more resources dedicated to helping adults get assistance and learn coping techniques for mental illness, there is less focus placed on helping children learn about mental illness and how it may affect them or people that they love.

Both the Ontario government and Canadian Mental Health Association (CMHA) offer resources for parents and adults to help children if they suspect that a mental illness or struggle may be present. The CMHA offers downloadable resources focusing on how depression affects children and young adults, and offers important advice on how to



The CMHA offers advice on how to take depression seriously.

take depression and associated feelings in young people seriously.

The Ontario government offers a more widespread range of

resources for children and young adults under the age of 18, such as help lines like Kids Help Phone and links for finding a children's mental health centre in your community.



Some organizations like sports teams have begun to share the importance of learning about mental illness to help reduce the stigma around the issue. As children often look up to athletes as personal heroes, having these men and women advocating for safe mental health practices is a great way to get the conversation started. Mindcheck.ca was started by the Vancouver Canucks association in memory of Rick Rypien, a professional hockey player who ended his own life after struggles with mental illness and depression. The organization focuses on working with young people to help them identify any signs of potential struggles through an easy quiz and learn more about different mental illnesses.

Children's Mental Health Ontario has a wonderful introduction for children and young adults on what mental health means, some statistics, and explanations of common feelings and what illnesses they may be connected to.

With an increasing online and mobile presence, there are many apps that can help young people to cope with any issues

that may arise or struggles they may face daily in coping with mental illness. One local option is the Be Safe app developed by Mind your Mind, an Ontario organization. It uses medical information and inputted details about mental illnesses and personal coping strategies to help young people navigate any issues they may come up against.

The good news is that addressing any emerging issues at an early stage can help prevent mental health problems from getting worse and disrupting a young person's life. Providing self-care tools, information, and reducing the stigma surrounding mental illness is key to helping set up children for a happier and more healthy life.



Share Lawyers is committed to helping young people find a voice for themselves as well as advocating for mental health. We have partnered with Kids Help Phone in this endeavor, and participate in the yearly Walk So Kids Can Talk fundraising event to help support this organization. Connecting young adults and children with the resources and support they need to take care of their mental health is always the main priority. Together we can help end the negative stigma around mental illnesses, and protect our future.

## REFER A FRIEND

When you refer a friend you make a real difference

Share Lawyers is a leading Toronto law firm that specializes in 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 and your counseling during the process was very much welcomed."



## Community: Join Us



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 1st, 2016, for the Walk So Kids Can Talk fundraising event.

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. There is no registration fee, and no registration deadline.

If you are interested in joining our team for this walk, contact Adam Gula, Client Service. 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

"Wonderfully supportive! I felt heard from my initial telephone call first meeting and all the way through the whole process."

-Ravinder R.

"My experience with Share Lawyers was a very informative and positive experience. The staff all went above and beyond to keep me informed and to help make me feel comfortable."

- Phil P.

"My experience was such that I wouldn't hesitate for a minute to refer my family or friends who may be faced with the same or similar circumstances I was. I have 1000% confidence in their ability to look out for my best interests."

- Denise K.

## DO YOU HAVE A CASE?

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