



PERSPECTIVES

— FIGHTING DISABILITY INSURANCE COMPANIES FOR OVER 30 YEARS —

IN PERSON



How Will COVID-19 Affect My Long-Term Disability Claim?

The COVID-19 pandemic is already a defining moment of the century. The virus has completely disrupted the normal social order and created an overwhelming sense of economic uncertainty as social distancing relegates people to their homes and forces many businesses to shut their doors.

It should go without saying that the threat (or reality) of losing your job can make a public health crisis even more stressful. That's why it can help to know what resources – including disability benefits – are available to you if you do become sick during the pandemic.

So how will the coronavirus affect a long term disability claim? For the most part,

the answer is relatively straightforward. Long term disability benefits are designed to cover any health condition that prevents you from fulfilling the day to day responsibilities of your job.

COVID-19 is no exception. You would be eligible for benefits if the virus (or complications from the virus) prevents you from working for a significant stretch of time as long as your doctor is supporting your claim that you cannot work. However, you would still need to follow the normal procedures for disability claims, which is to say that you would first need to apply for short term disability benefits or EI. You would then be able to file a long term claim if your symptoms persist beyond the short term disability window.

By the same token, a positive COVID-19 diagnosis should not have any impact on a pre-existing disability claim. The illness would further compromise your health and your ability to work, both of which would warrant the continuation of your benefits.

It's also worth noting that the health impact of the coronavirus can go well beyond physical symptoms. Many people have understandably felt far more stress and anxiety than they would in normal circumstances, and that toll could become even more pronounced as people spend more time in isolation.



SHARE HOPE

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FREE DISABILITY BOOKLET

Call 1-888-777-1109 for your free copy of Disability Benefits Denied: What To Do When The Insurance Company Denies Your Disability Claim.

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NO FEES UNLESS WE WIN YOUR CASE

FREE Telephone & In-Person Consultation

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3 Mental Health Resources During Times of Isolation



+ PLUS

REFER A FRIEND

COMMUNITY NEWS

We have team members working remotely who are ready to take on any questions or inquiries!

**Contact Us
(416) 488-9000
1-888-777-1109**



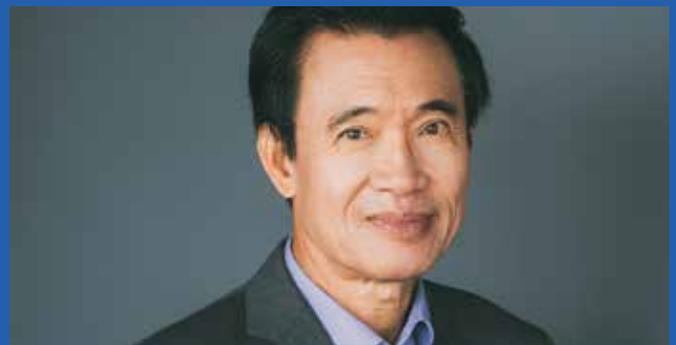
SHARE HOPE

Reviews & Testimonials

“Absolutely, I would recommend your services! Very informative, professional and kind. Share Lawyers fought for me and my case. I can’t think of anything to improve. You are all awesome. Six years of pain and politics. Suffer from

depression and anxiety due to this. Share Lawyers helped so much, my symptoms are improving, and life is now on an upward curve to peace. Thank you!” - **Terry G.,**

Oakville



“I had an excellent experience with Share Lawyers. Share Lawyers are competent and skilled at their job, I never once doubted their loyalty to my case. The staff promptly returned my phone calls and e-mails were responded to in a timely manner. Everyone I spoke with answered my questions and helped to relieve any anxiety I had regarding my case. ” **Sandra K., Medicine Hat**



IN PERSON (cont. from page 1)

Thankfully, mental health issues are subject to the same guidelines as physical disabilities, in the sense that the source of the condition does not matter. Long term disability benefits will cover any mental health condition, as long as your doctor is willing to attest to the fact that your symptoms are severe enough to stop you from doing your job. That means that depression, anxiety, and other disorders that stem from the coronavirus (and the related upheaval) are covered under existing disability law, whether or not you display any of the physical symptoms associated with the virus.

If you do become infected, there is a chance that COVID-19 could interact with other physical and mental health conditions in unexpected ways. You’ll need to consult with a medical professional if that proves to be the case. The disease itself is still quite young, and it will likely be several months (if not years) before the medical ramifications are fully understood.

Of course, getting a disability claim recognized can be a challenge even during the best of times. That’s where Share Lawyers can help. If your application gets denied, we can make sure that you get the benefits you deserve.

COVID-19 is stressful enough without the added pressures of the legal system. Our phone lines are still open, so please reach out to find out what we can do for you!

MENTAL HEALTH RESOURCES DURING TIMES OF ISOLATION

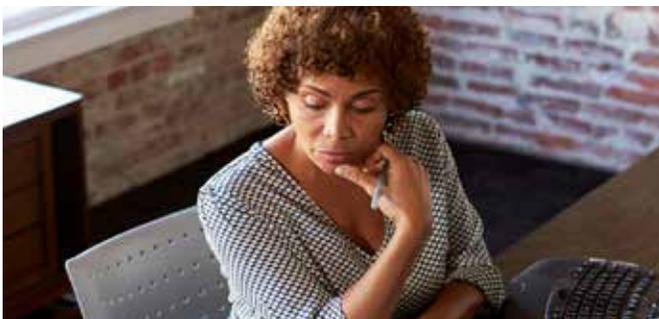
Due to the sudden onset of the COVID-19 pandemic, many people now find themselves dealing with an unexpected and unfamiliar set of circumstances. Old routines no longer make sense – and are no longer safe – during a period of significant social distancing.

These are some tools that you might find useful as you search for ways to navigate the ongoing COVID-19 crisis.



[CAMH](#) has put together an extensive list of resources for people looking for more information about COVID-19. It also has good advice for anyone struggling to cope with their anxiety, with tips for everything from supporting loved ones to talking to children about the virus.

Anyone who still feels overwhelmed can try reaching out to CAMH or another local organization. In-person services may be limited (at least for the moment), but they may be able to direct you to someone who can provide remote counselling during the pandemic.



Technology Update!

Share Lawyers has several different technologies to ensure we can operate from home just as though all staff was in the office. Instead of communicating in person, the firm is using Microsoft Teams to ensure all staff can quickly talk to each other, jump on a voice or video call, or look at documents together by sharing their screens.

To facilitate larger meetings, the firm is using Zoom for video conferencing, and are actively working on setting up technologies that can be deployed to clients who otherwise would not have the equipment or internet connection to join a meeting.

As for the phone systems, every employee has a phone they can use at home that works just like the one in the office - the reception team will be able to connect clients straight to staff as usual. The firm's networking systems have recently undergone a large upgrade to the infrastructure and servers to ensure it has the speed and power to keep the growing business moving no matter where the staff is located.

REFER A FRIEND

When you refer a friend you make a real difference.

Share Lawyers focuses on claims against insurance companies for long term disability benefits, and other insurance claims based on illness and injury in Ontario and across Canada. 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.



DO YOU HAVE A CASE?

Visit our website to find out now!



No Fees Unless We Win Your Case.

COMMUNITY NEWS

SHARE IS THERE

As we move through this pandemic, we must all do our part to keep each other safe, flatten the curve of the virus, and stop its spread. What does that mean for Share Lawyers? We have gathered some questions and answers to help ease any concerns you may have.

Do you have reduced hours during COVID-19?

We are still working from 8:30 am - 5 pm (EST) on weekdays. Our phone lines are being answered around the clock, 24 hours a day, 7 days a week.

Will my claim take longer due to COVID-19?

We have had no slow down in the handling of cases, but that process is not entirely within our control. At the end of the day, the pace at which claims are handled involves the courts and insurance companies as well as our team, which can affect the amount of time a claim takes to be resolved.

How do I talk to someone about filing a claim or check up on the status of my claim?

Call or email our team with any questions about your claim, and we will get back to you as soon as possible. We can be reached by phone at 416-488-9000 or toll-free at 1-888-777-1109 and by email at legal@sharelawyers.com.

Has your day-to-day changed with what's going on?

The large majority of our staff are now working from their homes and self-isolating. We have a small crew working from our office - this remains a necessary part of our daily activity to ensure that no correspondence is missed and that we can still help our clients during these difficult times.

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



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