



PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

IN PERSON



Unexplained Pain: Fight for your Rights

Millions of people worldwide experience unexplained pain. When managing the physical and emotional effects, focusing on insurance claims can be an enormous challenge.

This was the case for Jonathan, 53 years old, who worked as a flight attendant for over 13 years. He enjoyed his job and the meaningful connections he made with the passengers he assisted.

Four years ago, Jonathan began experiencing leg, hip, and foot pain. He was in constant pain, all of which was localized below the waist. The extent of his pain made his physically demanding job impossible to do.

Not knowing how long the pain would continue affecting him, Jonathan applied for short-term benefits and was approved. For months, he worked with healthcare professionals to try and diagnose the cause of his pain. With a myriad of possibilities eventually being ruled out, Jonathan was still left without a definitive reason for his condition.

Eventually, he applied for long-term disability benefits. Over the next three years, Jonathan struggled to find any remedies that could relieve his suffering - a great challenge, considering the lack of explanation for his symptoms.

Then last year, out of the blue, Jonathan's insurance company sent a letter asking him to go to an independent medical examination (IME). His case manager, whom he had been dealing with in the past, had changed.

After going to the IME, the insurance company wrote, saying they believed that Jonathan was able to work in a different capacity. Jonathan knew that was not the case - his pain restricted him both physically and emotionally from working.



YOU SAID IT:

"They completely exceeded my expectations."

- Martine C.

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?

Go to ShareLawyers.com to find out today!

NO FEES UNLESS WE WIN YOUR CASE

FREE Telephone & In-Person Consultation.

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4 COMMUNITY NEWS: Our team shares their favourite holiday activities!



+ PLUS

TESTIMONIAL

LAUGH

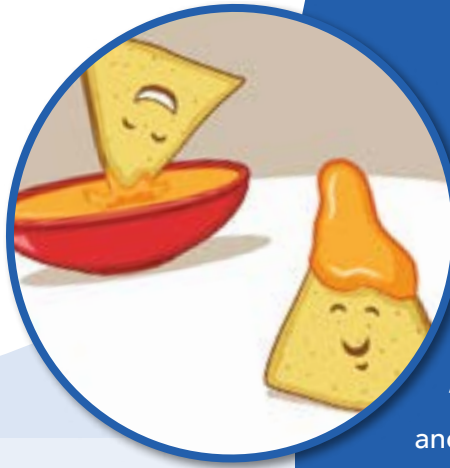
REFER A FRIEND

ASK A LAWYER

LAUGH!

What do you call cheese that's not yours?

Nacho cheese!



TESTIMONIAL

(cont. from page 1)

"I was astonished by the results, they completely exceeded my expectations. Everyone at Share Lawyers is doing what they do at the highest standards."

"My biggest memory is how scared and uncertain I felt about taking action against my insurance company, yet after my first meeting with David Share, I left feeling reassured and confident that I had made the right decision. That feeling stayed with me throughout my experience."

- **Martine C.**

IN PERSON (cont. from page 1)

His benefits were cut off within a few days - with minimal notice. Jonathan felt he was in a whirlwind. How could this happen seemingly overnight?

Depression quickly set in while Jonathan was unable to work and left without benefits - a condition that was exacerbated by his physical and financial stress. He felt hopeless and resigned to his fate of being in constant pain and with no support.

Within a year, Jonathan was bankrupt and had lost his house. Over the holidays, his brother Sam flew from Vancouver, BC to Smooth Rock Falls, Ontario where Jonathan was living. Sam could hardly bear to see his brother in such a state. It was so devastating to see Jonathan suffering and not receiving the benefits he needed to live.

Sam could not accept it was too late for his brother and decided to take action. After researching firms that might be able to help, he found Share Lawyers. It only took one phone call to shed light on the options for Jonathan.

Share Lawyers joined Sam in his resolve to fight for the resources Jonathan needed to live while being unable to work. The team at Share Lawyers brought new hope to his situation. They argued that Jonathan was entitled to benefits going back to when he was cut off so abruptly, and into the future because he was unable to work. A settlement was reached that enabled Jonathan to live with financial security and focus on his health. Jonathan still struggles with unexplained pain. But now because of Share Lawyers and the love of his family, he knows he doesn't have to face it alone.

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

ASK A LAWYER

Q: My insurance company forced me to return to work even though I am disabled. I am struggling and cannot continue working because of chronic unexplained pain. Do I have to submit a new claim?

A: The question of whether a new claim must be submitted if you cannot continue will usually depend on the "Recurrent Disability" provision in the policy, or the clause in the policy that deals with the impact an attempt at returning to work will have on future entitlement in the event that the return attempt fails. Most policies give a specific amount of time in which you do not need to re-apply for benefits. You should carefully review the policy terms in your specific case to see how this works in your particular circumstances.

DID YOU KNOW

Chronic Pain and Depression

Did you know that people who suffer from chronic pain are more likely to experience depression?

MENTAL & PHYSICAL PAIN ARE INEXTRICABLY LINKED.

Depression often presents itself in a myriad of ways, but those suffering most notably experience:

- A constant mood that is depressed, sad, blue, hopeless, low, or irritable
- Crying spells
- Poor appetite or significant weight loss or increased appetite or weight gain
- Issues with hypersomnia (too much sleep) or hyposomnia (too little sleep)
- Feeling agitated or restless, or alternatively, lethargic or sluggish
- Little to no pleasure in activities you were once interested in
- Feelings of worthlessness and/or guilt
- Problems with concentration or memory
- Thoughts of death or suicide



You're not alone: Ways to manage your depression

If you are experiencing depression, knowing that you are not alone is important. You do not need to suffer in silence and you can take steps to prevent and treat anxiety and depression:

- **Share the details:** Talk with your healthcare professional about your symptoms.
- **Find support:** Discuss your pain with others to prevent feelings of isolation.
- **Reach out:** Look into available therapies such as psychiatry, counselling, or support groups.
- **Identify stress:** Know your situations or triggers that can cause depression and anxiety.
- **Keep a diary:** Tracking your feelings can pinpoint the specific causes of your depression.
- **Get moving:** Although you might have a physical condition that causes you pain, it's proven that exercise and movement can significantly help with pain management and depression.
- **Go easy on yourself:** It's easy to feel overwhelmed by both physical and emotional pain, but remember you are entitled to get the help you deserve and you don't need to suffer alone.

If you are experiencing suicidal thoughts and it's an emergency, dial 911. If you need support, use resources like [The LifeLine Canada Foundation](#) or [Suicide Prevention](#). Someone is available 24 hours a day to talk to.

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.



COMMUNITY NEWS

We asked the Share Lawyers team what they were up to over the holidays and here's what they said!

My family enjoys skiing, skating and playing hockey during the winter break! - Shoshana Sandberg

"Ice skating!" - Alexandra Vranjes

"We do lots of fun things here in the city, like decorate our house for Chanukah with the decorations the kids have made over the years (kept them all!)" - Nathalie Rethazy

"On Christmas Eve, we have a casual meal – fondue, salad and ice cream sundaes with our favourite homemade hot fudge sauce." - Alison Gilmour

"I'm looking forward to spending time with my grandson!" - David Share

Happy Holidays Everyone!



DO YOU HAVE A CASE?

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