



# PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

## IN PERSON

### Joline's Experience With Critical Illness Insurance

Joline Wijsekera had a job that she loved. Since she and her husband moved to Canada, she had been working as an administrative assistant at a Toronto dental office. Joline worked long hours, but with three kids under the age of 15, family life always came first.

#### THE DIAGNOSIS

Joline was 44 years old when she was diagnosed with Cutaneous Melanoma, discovered during a biopsy after a



Joline was shocked to learn that she had Cutaneous Melanoma.

skin exam came back irregular. By the time it was caught, the cancer had invaded nearby tissue and spread to other parts of her body. Joline had been feeling tired and lethargic, but blamed this on her busy schedule. She was shocked by the diagnosis, and discussed all of her options with her husband. They chose a treatment plan together, and felt confident that their family's benefit plan, paid into by Joline's job, would help them if they needed it.

#### THE TREATMENT

For the first several months after her diagnosis, Joline continued working while receiving chemotherapy treatments. However, she was quickly losing both strength and hope due to the gruelling nature of the treatments. She didn't feel like herself, and found getting out of bed in the morning a strenuous task. Joline applied for short-term and then long-term disability benefits in order to focus on getting better. By the time her doctors suggested that she start radiation therapy, Joline's mother had moved in with the family in order to take care of the



#### YOU SAID IT:

"Service was excellent, very professional, could not have been better."

- Aasa K

#### 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.

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LAUGH

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# LAUGH!

- Doctor:** I have some bad news and worse news.
- Patient:** What is it, doctor?
- Doctor:** The laboratory test results show that you have only 24 hours to live.
- Patient:** Oh my God!
- Doctor:** The worse news is that I tried telling this to you yesterday but your cell phone was unreachable.



## IN PERSON: JOLINE

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household. Joline felt helpless and knew that she was losing her independence.

### CRITICAL ILLNESS DISABILITY DENIED

Joline's husband started the process of applying for the critical illness insurance benefit that was part of her group benefits at work. It was supposed to pay a lump sum of double Joline's yearly income. After sending in the application, they received a notice from the insurance company claiming that Joline's type of cancer was not covered by her policy, despite the acceptance of her long-term disability application. Joline's husband was scared that on top of his wife's suffering, that he would have to worry about all the extra expenses that they were incurring as a result of Joline's illness.

### HOW SHARE LAWYERS HELPED

A next-door neighbour and friend had contacted Share Lawyers when she had a long-term disability claim denied in 2011. She told Joline's husband to call their office to set up a phone consultation. Within weeks, Share Lawyers was fighting on behalf of Joline and her family; the firm was able to argue that the wording was unclear around the type of cancer diagnosis outlined in Joline's policy and therefore she was entitled to the benefit. The case settled in favour of Joline, allowing her to focus on conserving her energy and resting between treatments without worrying about money. Though Joline is still undergoing treatments, she is comfortable at home with her family. Her prognosis looks good.

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



## ASK A LAWYER

### Critical Illness Insurance

**RANDY'S QUESTION:** How can I tell if I'm eligible for critical illness insurance or disability insurance?

**DAVID'S ANSWER:** Critical illness insurance isn't based on your inability to work, whereas disability insurance depends solely on this result. Qualifying Critical Illness policy holders are able to collect the full amount of coverage, even if they make a full recovery, if they get one of the illnesses listed in the policy.

**SAI'S QUESTION:** My insurance company says I did not have the "right type of heart attack" for my policy. What does this mean?

**DAVID'S ANSWER:** The wording of your policy must be reviewed carefully to determine if the type of heart attack diagnosis meets the criteria for a critical illness payout. The law states that if the policy wording is unclear, the proper interpretation is to decide in favour of the claimant rather than the insurance company.



## INSPIRATION

*"The best preparation for tomorrow is doing your best today."*

- H. Jackson Brown, Jr.



*"I always wanted to win the lottery, but when I look at my friends and family, I realize I already have"*

*"Nothing will work unless you do."*

- Maya Angelou

## DID YOU KNOW?

### Time Off is Good For You

Family Day falls on February 15th this year, and the statutory holiday has us thinking about the benefits of putting our feet up. Our fast-paced lifestyles may feel normal, but working long hours takes a toll on all of us. Days like Family Day are the perfect excuse to take some time to spend with family, friends or even yourself. The benefits can be seen in many different ways:

#### MIND

There is a direct correlation between taking time off and better performance at work. Best practices like getting 7-8 hours of sleep and taking breaks are great for the day-to-day, but having time off and away from your work environment can actually make you more productive. Stepping away from your desk or station can make you feel refreshed, mindful and even more creative. Your brain is a muscle that gets tired from overuse, so give it a day to rest - or at least switch gears!



#### BODY

While some of us get to be active at work, many of us sit for hours on end. This can take a toll on our

posture, circulation and muscle strength. It is important to take advantage of time off and use it to move around to the best of your ability. Whether you're taking a walk, pulling the kids on a sled or making time to go to a light exercise or stretch class, your body will thank you.



#### SOUL

Spending quality time with loved ones (and ourselves) is often not a priority in our busy lives. However, those moments spent laughing with others decrease stress hormones, making the rest of the day a little bit easier. Mindful moments alone, whether it's five minutes of quiet time, making and eating your favourite dinner or giving attention to a favourite pet are a necessary re-set that keep us going during the stressful times.



## 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.



## YOU SAID IT!

Comments from Actual Clients

"With my best regards and hope that all of those who truly need help are treated the same way I was."

– Judy M.

"The staff was wonderful, always called back and answered any questions I had. I was always very well informed at all stages of my case."

– Diane P.

"I would like to thank you all for your hard work on my case. I am thrilled that it is over and I now have closure."

– Mandeep L.

## OUR FAVORITE ONTARIO RESTAURANTS

When we asked the Share Lawyers Team What Restaurants They Love in Ontario..here are a few of their answers:

**BIFF'S BISTRO**, downtown.

**MELANIE'S BISTRO**, on the Danforth.

**PAN**, on the Danforth.

**HOTHOUSE CAFE**, on Church st.

**DISTRICT OVEN**, in Little Italy.

**SABAI SABAI**, downtown.

What's Your Favourite Restaurant?



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