



# PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

## IN PERSON

### Parkinson's and Denied Disability

56-year-old Joanne had been working a very stressful job as a nurse in the emergency department of a major hospital in North York. Her job had her on her feet constantly, but Joanne was always full of energy and up for the challenge.

Five years ago, Joanne was diagnosed with Parkinson's. She was having trouble sleeping and experiencing more muscle tension than usual. After she noticed a tremor in her



Five years ago, Joanne was diagnosed with Parkinson's.

right fingers and hand, she sought help from a doctor. As she was well connected in the medical community - she had been working with various specialists throughout her own career - she received a diagnosis of Parkinson's very quickly. Luckily, in the first years after her diagnosis, her symptoms did not do much to slow her down. Joanne felt lucky, and continued to push herself physically. She did lots of research on her diagnosis, and joined online support groups for those in various stages of the disease.

It was only one year ago that Joanne's symptoms began affecting her work. She began having difficulty walking - starting and stopping movements was especially challenging. Her handwriting was also deteriorating quickly, a challenge in writing important and time sensitive notes in the ER. She no longer felt comfortable driving, and became more dependant on her family to get places.

After several months of this, Joanne knew it was time for her to stop working. It was a difficult decision, but one that she felt comfortable



### YOU SAID IT:

"Share Lawyers patiently, kindly, and thoroughly answered all of my questions. No pressure, just support." - Victor W.

### 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](http://ShareLawyers.com) to find out today!

### NO FEES UNLESS WE WIN YOUR CASE

FREE Telephone & In-Person Consultation

## THIS ISSUE

### 2 LAUGH!

IN PERSON, cont.



### 3 DID YOU KNOW: Parkinson's Research, Always Top of Mind

#### FAMILY NEWS



### 4 YOU SAID IT! Words from Clients



## + PLUS

REFER A FRIEND

INSPIRATION

SHARE LAW GUARANTEE  
COMMUNITY DONATION  
PROGRAM

## LAUGH!

My fake plants died because I did not pretend to water them.

- Mitch Hedberg



## IN PERSON (cont. from page 1)

with. Her doctors, watching Joanne push herself for years after her diagnosis, were very supportive of her decision to stop working, as was her family.

It was a major shock when Joanne's long term disability insurance was denied - and even more unbelievable was the fact that the insurance company claimed that there was not enough medical evidence to support Joanne not being able to work. Joanne was flabbergasted, and immediately appealed the decision. Deep down, she believed the insurance company must have made an error that could be fixed. However when her claim came back, she had been denied again.

Joanne saw a Share Lawyers ad on TV, and called in to the office to have a phone consultation. Despite living fairly close to the office, Joanne was dealing with increasingly impaired mobility. She was relieved to learn that she could work with Share Lawyers from home.

The Share Lawyers team gathered more specific medical information about the challenges that Joanne was facing, which helped substantiate Joanne's claim.

Share Lawyers won Joanne's case, and gave her the support she needed after feeling bullied by the insurance company. Joanne was very happy with her experience with Share Lawyers, and often refers friends and acquaintances in her online Parkinson's support group.

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

## ASK A LAWYER



**Q:** I work for myself, so I have a private disability policy. Though I'm suffering from Parkinson's, my insurance company insists that I can work. I just can't work at "my own" occupation. What if I can work at something else?

**A:** The policy wording is crucial. Many private policies are sold as paying out benefits if you cannot work in your chosen profession. Yet, amendments to these policies over time have dramatically affected how they apply in practice. In short, if you are able to work at a different occupation, that does not mean that you are not entitled to disability benefits. An experienced lawyer should review your policy for you.

**Q:** If my doctor says I can't work due to a diagnosis of Parkinson's, won't the insurance company approve my disability claim?

**A:** The many provisions and limitations on your insurance policy may give the insurance company a reason to deny your claim. Good documentation from your doctor that focuses specifically on why you cannot work will help your claim along but is no guarantee it will be approved. A good lawyer will not let policy provisions and limitations keep you from getting the benefits you are entitled to.

**Q:** I told my employer of my recent Parkinson's diagnosis, and they were less than sympathetic. Does my employer have any say in whether I am eligible to receive long-term disability benefits?

**A:** Generally speaking, your employer does not have a say regarding the decision to approve or deny entitlement to long-term disability benefits. In most cases, the decision is made by an insurance company. Even where disability benefits are self-insured by an employer, they usually contract out the decision making process to an administrator (often also an insurance company). In some cases, employers probably have some influence regarding the decision that is made, but they would usually try to conceal any such influence.

*Always #AskALawyer if you have any questions*

## FAMILY NEWS:

Tristan Frederick



We are happy to announce the birth of Tristan Frederick to happy mom Emily Rimes-Bennie and dad Justin! Tristan was born on May 6 and has already brought so much joy. We wish Emily and her family all the best!

## Congratulations to Kirk and son Spencer



Congratulations to Share Lawyers' Kirk Sloane and his son Spencer! Spencer was recently accepted to Queen's Law School for September! The whole Share Lawyers family is very proud.

## DID YOU KNOW?

### Parkinson's Research, Always Top of Mind

While only about 0.2% of the Canadian adult population lives with Parkinson's Disease<sup>1</sup>, Parkinson's is a very high profile condition. Celebrities like Johnny Cash, Muhammed Ali, and, most notably, Michael J. Fox, have helped to educate people about the disease and its impacts.



There is a wide spread search for how to test for, slow down and cure Parkinson's, with associations such as Parkinson Canada raising both financial and scientific resources and, continuing to raise awareness.

New findings are very common, one of the most recent coming in mid-May from a team of scientists in Australia who have developed "the first blood test confirming whether a patient has Parkinson's — a development that can speed treatments that can help slow the condition."<sup>2</sup> It is findings like these, happening more and more frequently, that will one day change



the narrative of this disease. In addition to this research are the inspiring stories shared by those with the condition showcasing their incredible bravery and strength. Rock Steady Boxing, a "program for Parkinson's patients" with 89 locations in America, is just one of many resources in the news for specializing in the specifics of Parkinson's and the benefits of physical activity and training to combat the effects of the condition.<sup>3</sup>



Another excellent resource, one that's homegrown, is ParkinsonPost.com, a blog that's focus is on living with Parkinson's either personally or through friends or loved ones.<sup>4</sup> In sharing personal experiences, recent findings, and messages of hope, this website helps to foster a real community, and make this very public disease feel much more personal.

#### Sources:

[1] <http://www.statcan.gc.ca/pub/82-003-x/2014011/article/14112-eng.htm>

[2] <http://www.newsmax.com/Health/Headline/blood-test-detects-Parkinsons/2016/05/16/id/729061/>

[3] [http://news.nationalpost.com/health/throwing-a-punch-at-parkinsons?\\_lsa=d298-bfec](http://news.nationalpost.com/health/throwing-a-punch-at-parkinsons?_lsa=d298-bfec)

[4] <http://parkinsonpost.com>

## 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

"From the first phone call to Share Lawyers, I knew I had made the right decision."

- Paul W.

"I couldn't have asked for more supportive, immediately responsive and informative service. Share Lawyers went above and beyond my expectations."

- Matt B.

"Your support gave me the strength not to give up but to insist on being given what is rightfully mine."

- Caroline L.

"Your representation was professional, responsive, timely, and sensitive to the complex and difficult issues in this matter."

- Stephanie H.

## COMMUNITY DONATION PROGRAM:

The Share Lawyers Community Donation Program honours client who refer friends or family to Share Lawyers with the case accepted and client served.

Dave G.  
Francois S.  
Rob B.  
Matoula K.  
Kareen W.  
Charlena C.  
Monica T.

A donation will be made in your names to Parkinson Canada.



## DO YOU HAVE A CASE?

Visit our website to find out now!



No Fees Unless We Win Your Case.

Visit [www.ShareLawyers.com](http://www.ShareLawyers.com) to join our online communities!



(416) 488-9000  
1-888-777-1109

[legal@sharelawyers.com](mailto:legal@sharelawyers.com)  
[www.ShareLawyers.com](http://www.ShareLawyers.com)

3442 Yonge Street, Toronto, ON M4N 2M9



SHARELAWYERS