



# PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

## IN PERSON

### Lyme Disease and Denied Disability

Dan Thompson was a 34 year old accountant at a large, well-respected company. Dan enjoyed his work. He was very good at preparing financial statements and tax returns for his clients. He worked well with his colleagues, and they were comfortable asking him for help and advice when they needed it.

While Dan enjoyed working as an accountant, certain times of the year were more stressful than others. After



Dan had stopped working, but his symptoms were still not improving.

these busy seasons, Dan liked nothing better than to go camping with his friends and explore the great outdoors. Two years ago, Dan and a few of his friends had gone camping in one of Ontario's great National Parks. They hiked, biked, built campfires, and gazed at the stars. Dan had a great time and could not wait to start planning the next trip with his friends.

Shortly after the trip, Dan realized something was wrong. He felt very fatigued and had body aches. At first, he thought he might have the flu. His ongoing fatigue and frequent headaches made it hard for him to complete his work on time. Then, a few weeks after the trip he found a rash on his leg. Dan was worried and decided he had to go see his doctor. After months of uncertainty and ruling out certain possibilities, the doctor mentioned that Dan may have Lyme disease; more tests were ordered.

Since Dan was not able to perform at work, he put in a claim through his company's group benefits. Dan had stopped working but his symptoms were still not improving. His claim was denied because he



### YOU SAID IT:

"Share Lawyers team was efficient, knowledgeable, pleasant, reassuring, timely, and effective".

- 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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# LAUGH!

What's another word for thesaurus?

- Steven Wright



## IN PERSON (cont. from page 1)

had never received a firm diagnosis, and because the insurance company said "it could be environmental." Dan decided that he had the funds to go see a specialist in the U.S., to try and get a clear diagnosis. He was relieved when the American Specialist told him that it was Lyme disease. He sent the updated medical report to the insurance company feeling sure that this would change their minds. However the insurance company still denied Dan's claim. Dan felt that it was all over, there was nothing left he could do.

One day, Dan was feeling awful. He was extremely nauseated and was vomiting. While sitting in bed watching TV, he saw a commercial for a law firm focusing only on long term disability claims. Since he had nothing to lose, he decided to take a chance and call Share Lawyers.

Dan called and came in for a free consultation. Share Lawyers took his case. Dan was relieved to have found a team of lawyers who had experience helping clients who have Lyme disease. For the first time he was told that even without a Canadian diagnosis, his symptoms were (and are) real. Share Lawyers then supported Dan by getting additional medical reports detailing his symptoms. His lawyers kept him informed throughout the entire process and answered his questions as they came up. The claims process was successful and Dan got the benefits that would help him through this difficult condition. Thanks to Share Lawyers, Dan is now able to focus on his health and managing his symptoms.

## ASK A LAWYER



**Q:** What if I've been to my doctor, but still don't have an actual diagnosis? Can I still make a claim for benefits?

**A:** If your claim has been denied because the insurance company says that there is insufficient medical information to prove your claim, then you should get a lawyer to challenge that. The absence of a specific diagnosis does not mean that you lack real symptoms constituting entitlement to benefits or compensation.

**Q:** If my doctor says I can't work, 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:** Given that Lyme disease is difficult to diagnose and treat, how do insurance companies assess these types of disability claims?

**A:** Initially, with great skepticism. Like other "invisible" disabilities with credible evidence about the impact symptoms have the ability to perform gainful employment, presented through experienced disability lawyers, good case outcomes are possible.

**Q:** I suffer from chronic pain that stops me from working. My specialist suspects Lyme disease, but we don't have a firm diagnosis yet. Should I wait for my diagnosis before I apply for long-term disability benefits?

**A:** If you have symptoms that prevent you from working, and you have doctors that support your disability, you should not wait for a diagnosis. Submit your claim as soon as possible.

*Always #AskALawyer if you have any questions*

## INSPIRATION

*"There's a crack in everything. That's how the light gets in."*

- Leonard Cohen

*"Courage is not the towering oak that sees storms come and go—it is the fragile blossom that opens in the snow."*

- Alice M. Swain

*"You can complain because roses have thorns, or you can rejoice because thorns have roses."*

- Zig Ziglar

## DID YOU KNOW?

### In the News: Zika Virus and Lyme Disease

Over the last few months, there has been a lot of attention and talk around the Zika virus. It is a virus carried and transmitted by mosquitoes and it has recently been confirmed to cause microcephaly in the children of women who were exposed to the virus while pregnant. Many people are concerned about the virus, especially since there is currently no vaccine to prevent it and no medicine to treat it. The Zika virus is carried by certain types of mosquitoes, which "are not native to Ontario".

While the mosquitoes that carry the Zika virus are not native to Ontario, there are species of ticks in Ontario that can spread Lyme Disease. Lyme Disease is an inflammatory infection, which humans can contract through tick bites. The ticks can transmit bacteria to humans that can cause Lyme Disease. The number of



people who are contracting and suffering from Lyme Disease has been rising in North America over the last few years. Lyme Disease

has also been identified as endemic in southern parts of Ontario.

The symptoms of Lyme Disease can be similar to flu symptoms, including fever, muscle aches, headache, and nausea. Another potential symptom is a rash, which can look like a bull's eye.



However, according to the Canadian Lyme Disease Foundation (CanLyme), most people will not develop a rash and if they do, the rash will not necessarily look like a bull's eye.

There are strategies you can implement to try to prevent the likelihood of tick bites. You can get more information by visiting the websites of Public Health Ontario and CanLyme.

Take steps to protect yourself if you are traveling or spending time in the wilderness/outdoors. Find out if there are any health and safety concerns for the area you are planning on travelling to and whether there are any tips or strategies to help prevent exposure or infection. overuse, so give it a day to rest - or at least switch gears!

#### Sources:

<http://www.theglobeandmail.com/life/health-and-fitness/health/learning-to-cope-with-a-tick-population-on-the-rise/article25878878/>

<http://www.cbc.ca/news/canada/toronto/powassan-virus-prompts-officials-to-expand-tick-monitoring-1.3036326>

## 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

"I found Share Lawyers very informative and understanding towards my needs. They kept me up to date on the status of my claim. They were very prompt in returning calls and answering all my questions. If whoever you were talking to was not sure of an answer, they would find the answer and call back."  
- Jacqueline E. Warvill

"My experience with your company was excellent. I was more than satisfied. Everyone was very helpful, responsive and professional. Thank you."  
- Davinda Chopra

"Your firm gave me peace of mind right from the beginning. I was able to relax and not worry knowing you were in my corner. I can't thank you enough."  
- Bonita Urata

## What Makes Share Lawyers Different? From Our Team

"Our commitment. We are committed to clients. We say in this office - we go above and beyond. If I had friends who were suffering, I would recommend Share Lawyers. I changed my perception about lawyers being here."  
- Sonia

"Cuz we're awesome! We have a very good success rate I would say."  
- Emily

"Personal Service. Every individual is dedicated to provide their best service and to be the best team member possible."  
- Volker



## DO YOU HAVE A CASE?

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