

# SHARE PERSPECTIVES



A NEWSLETTER FOR CLIENTS AND FRIENDS OF SHARE LAWYERS

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YOU SAID IT!  
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## 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.

## SETTLEMENTS

We have recently settled cases with:

- RBC Insurance
- Provident
- Clarica
- Allstate
- Empire Life, and many more

### IN PERSON:

## Amanda Reynolds

### A Complex Return to Work

Though it was rare, Amanda Reynolds had been diagnosed with Type 2 Diabetes in her late twenties. The diagnosis alarmed Amanda, but she quickly got to work learning how to properly care for herself and manage the symptoms of her new condition.

Now in her early thirties, Amanda Reynolds felt like her life was finally on track. She seemed to be in good health, had a new fiancé, loads of friends and family, and she enjoyed working as a Bank Sales Representative for the branch close to her home. Amanda's supervisor allowed her to take short breaks whenever she felt like she needed to check her blood sugar levels or have a snack. Sometimes, her symptoms were harder to manage, but she tried to focus on doing her best every day.

### NEW AND DEBILITATING SYMPTOMS

Everything seemed to be going well for a while, but slowly Amanda began to feel the onset of Type 2 diabetes complications. After long shifts at the bank, Amanda would experience severe fatigue as well as weakness and numbness in her hands and feet.



Amanda was worried she would lose her job when modified duties proved too difficult.

The numbness and tingling would often linger for days, and would cause Amanda to lose focus and concentration on the job.

Amanda was concerned. Her job required precision and focus- especially since she was often asked to handle large cash deposits. There wasn't room for error, and the pressure and stress were getting to her.

One day, while on the job, Amanda was feeling particularly tired and overwhelmed. She felt pain in her fingers and was having difficulty counting money at her station, and the numbness in her toes had been intense for days. She felt like she just needed a break.

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## INSPIRATION

**THE THING THAT IS REALLY HARD AND REALLY AMAZING, IS GIVING UP ON BEING PERFECT AND BEGINING TO WORK ON BECOMING YOURSELF.**

**- ANNA QUINDLER**

## IN PERSON: AMANDA REYNOLDS (continued from page 1)

That same day, a co-worker asked Amanda to help her lift a heavy box of office supplies, and without even thinking, Amanda obliged. As soon as Amanda took hold of the box, she realized that it was far too heavy, and the tingling sensation in her feet worsened immediately.

### COMPANY OFFERS MODIFIED DUTIES

Amanda quickly sought the advice of her physician. Her doctor suggested that she take an indefinite leave of absence from work. These troubling symptoms could lead to further complications if Amanda didn't take the time she needed to rest and attend treatment.

Amanda immediately contacted her supervisor and the Human Resources department at her bank to find out what she needed to do to protect her job while taking the time she needed to take care of the most important thing: her health.

Right away, Amanda's supervisor and Human Resources department began trying to talk her out of a leave of absence. The bank offered her modified duties, and had her working the reception desk at the branch. They said this would be great for her as she would have a chair, and would no longer have to count money.

Amanda got started, and quickly learned that even her modified duties still presented challenges. Despite not having to count money or stand on her feet all day, the shifts were still exhausting and the pain she felt in her fingers and toes never subsided. During peak hours, Amanda was stressed by the number of clients who needed her help and the phone never seemed to stop ringing! Even though she was feeling discomfort, she was uncomfortable bringing her concerns up with her supervisor as she felt like she was already "walking on thin ice".

Amanda didn't want to lose her job, but she knew that the Return to Work Program just wasn't going to work for her. It seemed like her employer couldn't offer her modified duties that were within her present scope of abilities.

### HOW SHARE LAWYERS HELPED

Now Amanda was worried that too much time had passed, and that she might no longer be eligible to apply for Long-Term Disability. With her concerns quickly growing, Amanda sought legal help. Based on recommendations from family and friends, she quickly decided to phone Share Lawyers. When Amanda phoned, Emily, one of the firm's Law Clerks told Amanda to apply immediately for her Short Term and Long Term Disability and if she got denied then to call back. Emily sent her information on how to apply for disability benefits. When Amanda did get a denial a few months later she immediately phoned Emily to book an appointment.

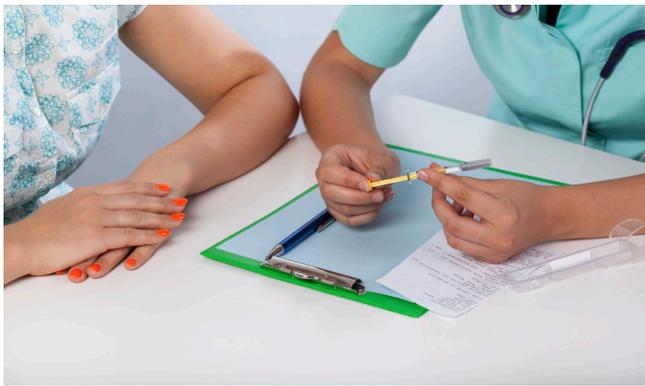
The team at Share got to work compiling a strong case for Amanda. The Share team collected all medical records and reports from Amanda's doctors who supported the notion that she should take a leave. Amanda's lawyer was even careful not to overwhelm her, or stress her out with unnecessary paperwork and forms. Unfortunately, as time went by Amanda's symptoms worsened and she would never be able to return to full time work at the bank. The Share Lawyers team negotiated a fair and substantial settlement on Amanda's behalf, and she was even able to consider what other types of work she may be able to do in the future. [SP](#)

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

## DID YOU KNOW? Diabetes Facts

*Did you know that more than three million Canadians have been diagnosed with diabetes?*

There are two main types of diabetes. Type 1 diabetes is usually diagnosed in children and adolescents. It occurs when the pancreas is unable to produce insulin. Approximately 10% of people with diabetes have Type 1. The remaining 90% have Type 2 diabetes, which occurs when the pancreas does not produce enough insulin or when the body does not effectively use the insulin that is produced. Type 2 usually occurs in adulthood, although more and more children in high-risk population are being diagnosed with Type 2 diabetes.



If left untreated or improperly managed, diabetes can result in a variety of complications, such as:

- Heart disease
- Kidney disease
- Eye disease
- Impotence
- Nerve damage

The first step in preventing or delaying the onset of these complications is recognizing the risk factors, as well as signs and symptoms of diabetes. For information about the signs and symptoms of diabetes, and diabetes resources, please visit the Canadian Diabetes Association. [SP](#)

## ASK A LAWYER: Return to Work Programs



**Q:** My insurance company forced me to return to work even though I am disabled. I am struggling and cannot continue working. 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. You should carefully review the policy terms in your specific case to see how this works in your particular circumstances.

**Q:** My employer did not try to accommodate me at all. What should I do?

**A:** If you and your health care providers believe you are ready to return to work, but you require accommodation, such as modified work duties, hours or modification of your workspace, your employer is required to provide reasonable accommodation in accordance with various laws. If your employer refuses to accommodate your reasonable requests, you could consider filing a human rights complaint or taking legal action, for which you should consult an employment lawyer, who may be able to assist.

*Always #AskALawyer if you have disability law questions!  
Put our years of experience to work for you!*

## TECHNOLOGY

### Check Out The Share Lawyers Disability App (On Android and IOS)

Has your disability claim been denied or are you afraid it will be? Do you need help organizing your medications, doctors' appointments and expenses? Life is busy, so keep track of your medical appointments; prescriptions and expenses by downloading our **FREE** Share Lawyers Disability App! It can help you make sense of

the important information you'll need to take care of yourself. Whether for personal use or for legal use, you'll be glad to have everything you need in one, easy-to-access place:



Download on the [App Store](#) or Get it on [Google Play](#)

## You Said It!

### COMMENTS FROM ACTUAL CLIENTS

"You are the best lawyers!! I had a good experience with you, and I hope to tell many people who can use your service to do so. All the staff knew what they were doing!"

- Theresa

"You put a smile on my face again. You helped me feel like a human again. I'm happy I chose Share Lawyers against the powerful insurance company and we won the case. Thank you very much for your professional service."

- Zbigniew

"Thank you for all your hard work in helping me to achieve this settlement and for my peace of mind. Thanks also to everybody at Share Lawyers for all their hard work as well :)"

- Tabitha

## Refer a Friend

WHEN YOU MAKE A REFERRAL,  
YOU MAKE A DIFFERENCE.

Share Lawyers are leaders in claims against insurance companies for long term disability benefits, and other insurance claims based on illness and injury. There are no fees unless we win your case.

Share Lawyers helps individuals in Ontario and across Canada who have been unfairly denied disability benefits from a variety of policies.

Please recommend Share Lawyers to your family and friends with long-term disabilities who struggle with private or group insurance claims.



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



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No Fees Unless We  
Win Your Case