



# PERSPECTIVES

ONTARIO'S LEADING DISABILITY INSURANCE LAWYERS

## IN PERSON

### Tamar's Bulimia and Fight For Long-Term Disability

After Tamar's twin sons left home for university, her world was turned upside down. Now living alone, she found that her job as a financial planner was not fulfilling enough of her social needs. She began going to the gym and joining groups to meet people, but quickly fell into old negative habits.

In her early twenties, Tamar had suffered from a serious eating



Tamar was mortified, and knew she needed help.

disorder. Tamar would binge and purge at nearly all of her meals. After collapsing at a family event, she had been hospitalized and diagnosed with Bulimia Nervosa. Though her negative self-talk and body dysmorphia never fully went away, she received medical help, took some time off school, and, after several years, became pregnant with her sons.

While raising her children, Tamar had something positive to focus on. Now an empty nester, she became obsessed with her appearance and controlling her caloric intake once again. After several months of purging her food, Tamar's boss confronted her about her appearance and behaviour - she was frail and weak, and was having trouble concentrating on her tasks. Tamar was mortified, and knew she needed help. Her doctor encouraged her to take time off work, and Tamar was relieved when her boss agreed that she should take some time off.

After two years, Tamar was still collecting disability benefits and still struggling with bulimia. Once her insurance's change of definition came up after two years, her insurance company denied her claim, stating



## YOU SAID IT:

"I appreciate the expertise, knowledge and support that you provided me at a most difficult time."

- San P.

## 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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## + PLUS

REFER A FRIEND

LAUGH

SHARE LAW GUARANTEE

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## LAUGH!

What's the difference between a piano and a tuna?

You can tuna piano but you can't piano a tuna!



## IN PERSON (cont. from page 1)

that she would be able to work another job and that she didn't meet their definition of disability.

When Tamar came into Share Lawyers, it was obvious that she was not able to work. In the meeting with her, she was not able to concentrate, and at age 44, she needed her cousin to assist her in getting from the passenger seat of the car and into our office.

Share Lawyers fought against Tamar's insurance company and successfully won for her a continuation of benefits. While her settlement is not nearly enough to help Tamar live as comfortably as she deserves, she is able to continue living and fighting against her illness.

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

Always #AskALawyer  
if you have any questions!

## ASK A LAWYER



**Q:** I have been seeing my doctor for years, and she is the only person who fully understands my condition (long-term bulimia and side effects). Can I refuse to see the doctor the insurance company wants me to see and use mine instead?

**A:** You can, but the consequences of refusing their chosen doctor must be understood. Where the insurance company continues to pay benefits, a refusal to attend an assessment would be construed as non-cooperation, which would likely result in suspension or termination of disability benefits. If there is a specific reason that you are refusing to attend the assessment, you should provide reasons, as if there is an acceptable reason, the insurer may agree to arrange an assessment with another assessor. Where your benefits have been cut-off or your claim has been denied, we would urge you to contact a lawyer to discuss your options before attending any such assessment.

**Q:** I'm looking into applying for long term disability benefits, as my doctor has advised me to take time off due to a recent diagnosis of binge eating disorder. Can I pay my doctor to write a detailed report for me to submit to the insurance company?

**A:** Yes. It is lawful for a doctor in Ontario to accept payment from you to write a detailed report. The report should be written by your own doctor or a specialist your doctor has referred you to.

**Q:** Can I request a lump-sum payout from the insurance company if I am receiving monthly benefits?

**A:** It is possible to request a lump sum payout, however, many long term disability insurers will not be prepared to consider this option, and if they are, they may not be prepared to pay an amount that would be acceptable to many claimants. Insurers are often very suspicious regarding the motivation for such a request when monthly benefits are being paid, and will usually only consider paying out the claim for a significantly discounted amount.



## YOU SAID IT!

Comments from Clients

"Thank you for your services and representing me in this case. Your efforts to reach a prompt and fair settlement have certainly alleviated many of my stresses. I would like to extend my special thanks to Brad for his patience and time spent throughout these months."

- Rosalind G

"Outstanding! – Share Lawyers was absolutely fantastic! Very helpful and always available for questions or any help! 2000%!! They got me a settlement beyond any expectations! I will recommend Share Lawyers without the slightest reservations to anyone facing the same difficulties I encountered with any employer and insurance company!"

- Dana P.

"Suing someone is not a pleasant experience, but Share Lawyers made the process as painless as possible. Everyone I dealt with was very supportive and professional. In particular, Shira was excellent at explaining the process to me and was always readily available.

-Kathy G

## DID YOU KNOW?



## Eating Disorders: Facts and Fiction

**When people talk about Eating disorders they're talking about Anorexia and Bulimia**

- FALSE

Though anorexia and bulimia are the most well-known eating disorders, there is a long list of disorders that people around the world suffer from. Binge Eating Disorder, Avoidant/Restrictive Food Intake Disorder, Rumination Disorder, Pica, and Other Specific Eating or Feeding Disorders.

**Both men and women are subject to eating disorders**

- TRUE

While the media mainly focuses on the effect of eating disorders on women, around 1/4 of people living with eating disorders in North America are men. In fact, men often face an even greater stigma around these illnesses, and much

treatment of the diseases are still geared towards women.

**You can tell by looking at someone that they have an eating disorder**

- FALSE

Many eating disorders hide in plain view of even people who look to be completely healthy. In addition, there are lots of physical and emotional reasons that someone can experience an extreme change in weight. If you're concerned about a friend or loved one having an eating disorder, pay close attention to their behaviour, not just their appearance.

**Eating Disorders can be life threatening**

- TRUE

Whether bringing on starvation or heart disease, eating disorders are incredibly dangerous in both the short and long term.

**\*All info from <http://nedic.ca/node/806>**

## 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.

[Click here](#)



## KIDS HELP PHONE BOAT CRUISE:

The Share Lawyers Team participated in a staff boat cruise in support of Kids Help Phone on Thursday, August 11. "We're thrilled to support such a great cause," said Wendy Share, Executive Director of Share Lawyers. "This was a huge success and our team was proud to be a part of this event!" Share Lawyers has raised \$908.50 for Kids Help Phone so far this year.



## DO YOU HAVE A CASE?

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