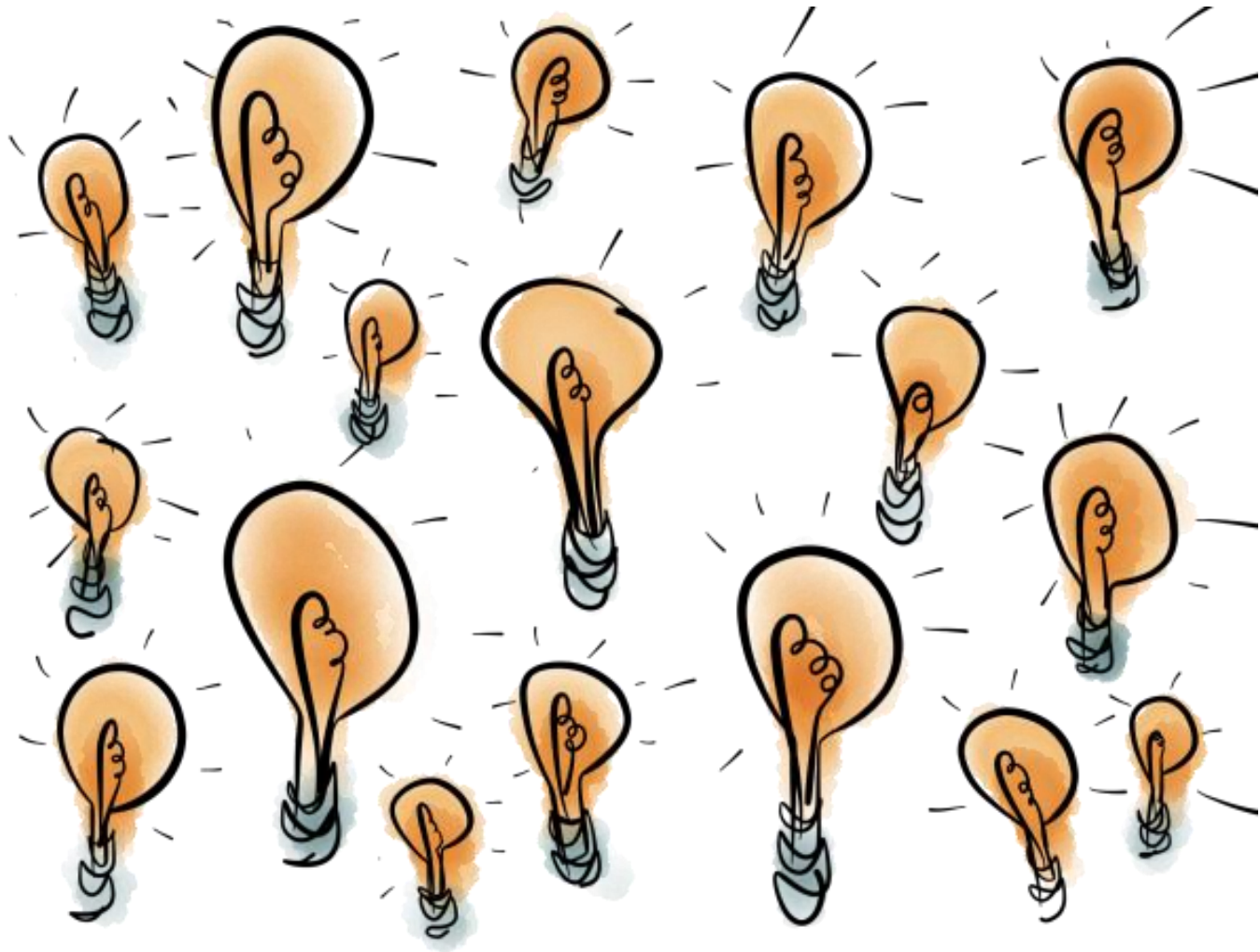


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INTRODUCTIONS

Charles Gluckstein



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David Levy



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OVERVIEW

1. MOTOR VEHICLE ACCIDENTS
2. NON-MOTOR VEHICLE ACCIDENTS
3. ODSP
4. QUESTIONS



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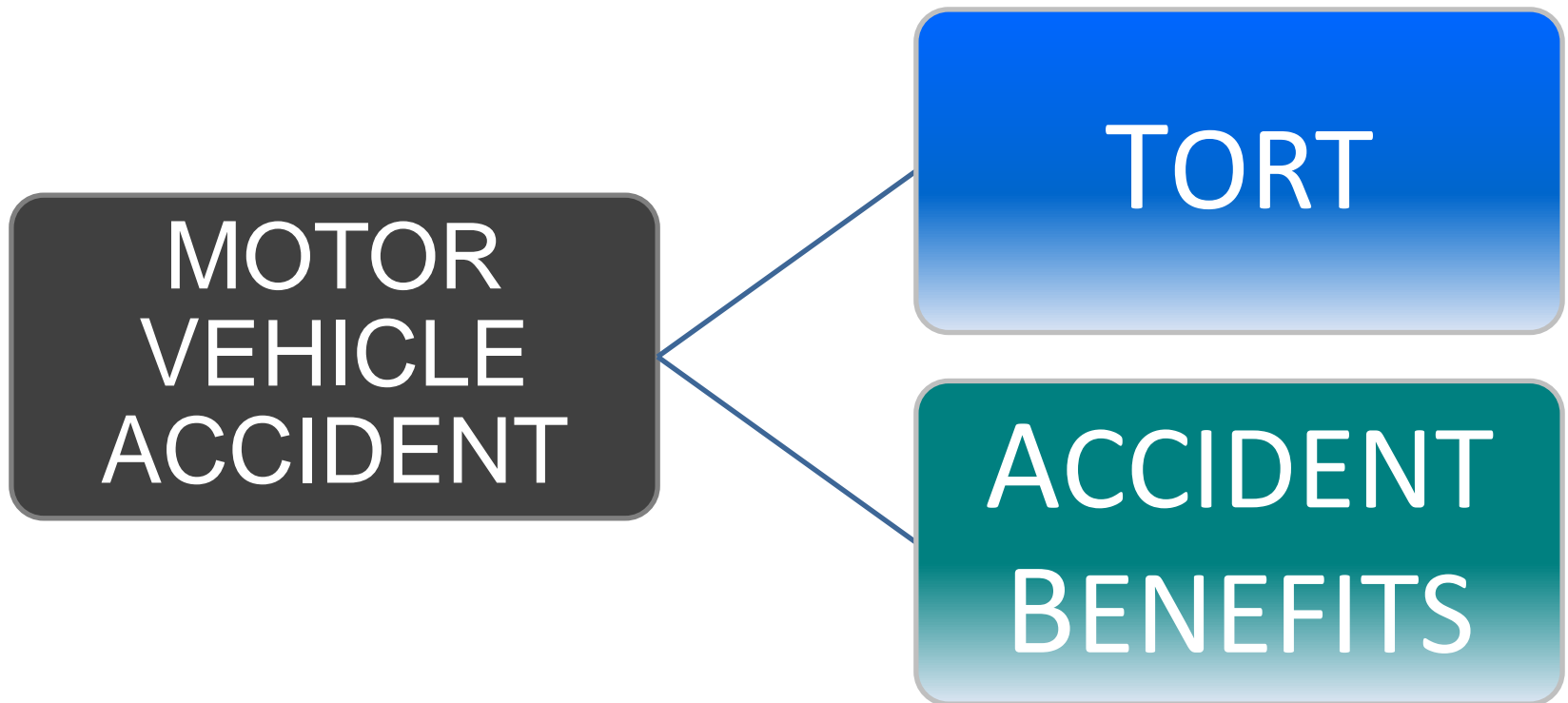


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MOTOR VEHICLE ACCIDENTS



MVA: OVERVIEW



TORT



LIABILITY *YOUR* Fault!



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TIMELINE

MVA

Pleadings

- Claim
- Defence
- Amendments
- Document Disclosure

Examination for Discovery

- Get info from you
- Promise for further document evidence
- Send you to a medical appointment

Mediation-

- 2-3 years after MVA
- Mediator that is available
- If we settle - litigation ends.
- If not then we go further

Pre Trial and Trial

- With a judge
- Get the judge's opinion on the case
- Try to settle. If not we go to trial.



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TORT

LIABILITY

NOTICE
AND
INTEREST

THRESHOLD

DEDUCTABLE

LOSS OF
INCOME

HEALTH
CARE
EXPENSES



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NOTICE AND INTEREST

5%

1.3%

THRESHOLD



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DEDUCTIBLE

\$30,000

LOSS OF INCOME

70% Gross

HEALTH CARE EXPENSES



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ACCIDENT BENEFITS



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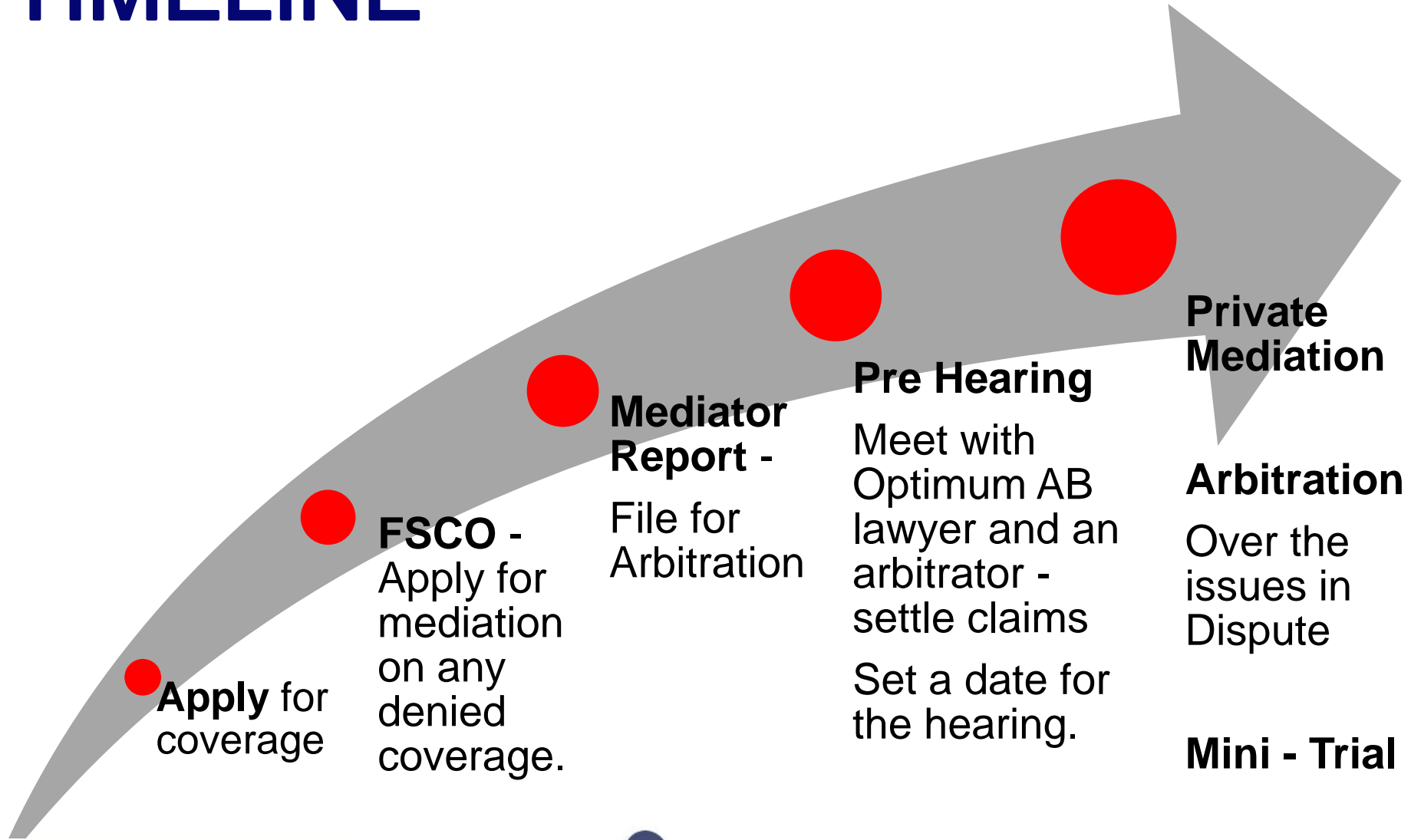
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TIMELINE



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WHAT ARE ACCIDENT BENEFITS?

DISABILITY

**ATTENDANT
CARE**

HOUSEKEEPING

**MEDICAL AND
REHABILITATION**



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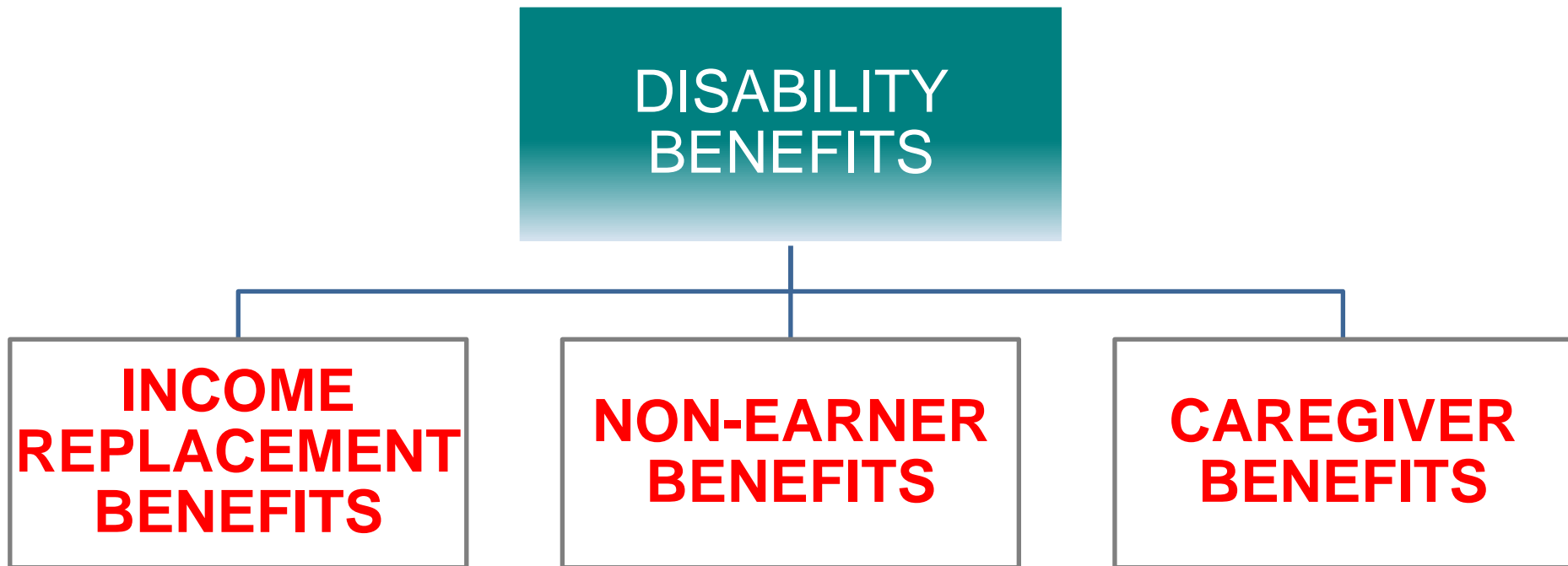
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DISABILITY BENEFITS



ATTENDANT CARE BENEFITS



HOUSEKEEPING BENEFITS



MEDICAL & REHABILITATION BENEFITS



DISPUTE RESOLUTION CHANGES

SUN+ SUBSCRIBERS GET FULL ACCESS STARTIN
*Certain con

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OPINION COLUMNISTS

SHANOFF

Resolving auto insurance benefit disputes stacked against public 37

BY ALAN SHANOFF, TORONTO SUN

FIRST POSTED: SATURDAY, JANUARY 24, 2015 07:00 PM EST | UPDATED: SATURDAY, JANUARY 24, 2015 10:47 AM EST

NON-MOTOR VEHICLE ACCIDENTS



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SLIPS/TRIPS AND FALLS

Liability

Limitation Periods

Notice

Municipal Standards

SLIPS/TRIPS AND FALLS

Liability

Limitation Periods

Notice

Municipal Standards



ONTARIO DISABILITY SUPPORT PROGRAM



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THREE CRITERIA

1.

SUBSTANTIAL
IMPAIRMENT

2.

SUBSTANTIAL
RESTRICTION OF
ADLs

3.

MEDICALLY VERIFIED



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THE APPLICATION



THE DECISION



DISPUTE PROCESS



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CANADIAN PENSION PLAN DISABILITY BENEFITS



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ELIGIBILITY

1.

SEVERE AND PROLONGED
DISABILITY

2.

UNDER AGE 65

3.

MEET CPP
CONTRIBUTION
REQUIREMENTS



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BENEFITS THROUGH EMPLOYER



QUESTIONS



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