



CAMPISI LLP

Personal Injury Lawyers
CHAMPIONS WITH HEART.

Personal Injury
RESOURCE GUIDE

Have you or has someone you care for recently been involved in a serious accident?

It's overwhelming. We are a personal injury law firm and we have been through this before. Here is a list of considerations that may be relevant to you at this time, as well as a list of resources that may be helpful if your livelihood has been impacted.

With our best wishes,

CAMPISI LLP
HEART OF A CHAMPION



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Some things to consider if you have been in an accident:



Contact your Doctor

If you haven't already - contact your family doctor if you have been injured. Even if you leave the scene by ambulance, it is vital that you let your family doctor know as soon as possible (i.e. within 24 hours) so they can properly help you. If you experience headache, confusion, memory loss, nausea/vomiting, difficulty walking, seizures or changes in behaviour you should seek medical attention immediately. These can be symptoms of a concussion and proper medical care is critical to recovery.



Seek Legal Advice

Seek legal advice, even if you're not sure you have a case. Contact a personal injury law firm and find out all your options. Initial consultation is often available at no cost (for example, Campisi LLP does not charge for initial consultations). Always get legal advice prior to making any written or sworn statement to an insurance company.



Call your Insurance Company

If you were in a car accident, you should:

- contact your own car insurance company, or your spouse's, or the person upon whom you are dependent (e.g. parent or guardian), or,
- if you or your spouse or guardian do not have car insurance, then you should contact the insurer of the vehicle you were in, or of the vehicle that struck you. When speaking with the insurer in this scenario, only give notice that you were involved in a car accident, specifying the date/time of the Motor Vehicle Accident and the name of the policy holder, and nothing more. Or,
- if you have no insurance and the vehicle that struck you is uninsured or has fled, you can apply to the Motor Vehicle Accident Claims Fund



Investigate Financial Assistance Options

No matter what type of accident you were in, if it has impacted your ability to work, regardless of whether you were employed at the time of the accident, you should investigate financial assistance options that may be available to you through the following:

- your employer (see table)
- your bank (mortgage insurance)
- school student insurance
- credit card insurance



Ontario Disability Support Program (ODSP)

<https://www.mcsc.gov.on.ca/en/mcsc/programs/social/ow/>



What Is It?

ODSP offers financial assistance on a monthly basis to help with the costs of basic needs, like food, clothing and shelter. Income support also includes benefits, like drug coverage and vision care, for clients and their eligible family members. Essentially, the physician examines the available evidence and exercises professional judgement based on experience and training.



Eligibility:

To qualify for ODSP income support, you must:

- be at least 18 years old (start application up to 6mos prior to 18th birthday);
- be an Ontario resident;
- be in financial need as determined by your ODSP caseworker; and
- meet the program's definition of a person with a disability or be a member of a prescribed class.



How to Apply:

If you require immediate financial assistance, please contact your local Ontario Works office (you can also still apply for ODSP). If you're an Ontario Works client, your financial need has already been established. Speak to your caseworker if you want to apply for ODSP income support.

Employment Insurance (EI) Sickness Benefit

<https://www.canada.ca/en/services/benefits/ei/ei-sickness.html>



What it is:

The EI program offers temporary financial assistance to unemployed workers, including sickness benefits to people unable to work because of sickness or injury. If you cannot work because of sickness or injury, but you would otherwise be available to work, you could be eligible to receive up to a maximum of 15 weeks of EI sickness benefits.



Eligibility:

You may be entitled to receive EI sickness benefits if:

- you are employed in insurable employment;
- you meet the specific criteria for receiving EI sickness benefits;
- your normal weekly earnings have been reduced by more than 40%; and
- you have accumulated at least 600 hours of insurable employment during the qualifying period, being the shorter of:
 - the 52-week period immediately before the start date of your EI claim; or
 - the period from the start of a previous EI benefit period to the start of your new EI benefit period, if you applied for benefits earlier and your application was approved in the last 52 weeks.



How to Apply:

You should apply as soon as possible after you stop working. You may be required to use all your available sick leave before applying. If you delay applying for benefits later than four weeks after your last day of work, you risk losing benefits. To find out if you are eligible to receive EI benefits, you must submit an application online.



We Help

“We represent clients as if they were family - with true caring and tireless support. With our legal expertise and understanding of complex medical and insurance systems, we help clients receive the fair compensation they deserve.”

~ Joseph Campisi LLP

Short-Term Disability

<https://www.canada.ca/en/financial-consumer-agency/services/insurance/disability.html>



What Is It?

Short-term disability coverage typically provides benefits for up to 6 months while you are sick or injured. If your employer has a short-term disability plan, your claim must be made through your disability plan. If you are not sure if this coverage is available to you, please speak with our office. If you do not have short-term disability coverage and your employer does not offer one, you may be eligible for EI sickness benefits.

Long-Term Disability

<https://www.canada.ca/en/financial-consumer-agency/services/insurance/disability.html>



What is it?

Long-term disability insurance benefits generally begin when the following benefits end: short-term disability insurance, sick leave benefits from your employer, or EI benefits. Most long-term disability plans will replace 60% to 70% of your normal income. Some may provide disability benefits for up to two years if you're unable to return to the job you had before becoming disabled. After two years, you may continue to receive benefits only if you are unable to work at any job.

Testimonial

“...The most important decision you must make after a devastating accident is to hire the best possible personal injury law firm to navigate the complex and intimidating process of winning your settlement. Don't choose on basis cheaper fees or fancy television commercials; rather, base your choice on the outstanding record of achievements and testimonials that people like me are making for Campisi Law...”

~ Jan Christianson



Canada Pension Plan Disability (CPPD)

<https://www.canada.ca/en/services/benefits/publicpensions/cpp/cpp-disability-benefit.html>



What Is It?

Canada Pension Plan (CPP) provides disability benefits (disability pension and post-retirement disability benefit) to people who have made enough contributions to the CPP and who are disabled and cannot work at any job on a regular basis. Benefits may also be available to dependent children.



Eligibility:

To qualify for a Canada Pension Plan (CPP) disability benefit, you must:

- have a severe and prolonged disability;
- be under the age of 65; and
- meet the CPP contribution requirements, meaning you must have contributed to the CPP in:
 - four of the last six years; or
 - three of the last six years if you have contributed for at least 25 years.



How to Apply:

You must apply in writing. The online application kit for Canada Pension Plan Disability benefits includes the application form and the medical report to be completed by your doctor or nurse practitioner. A hard copy of the application must be mailed to the nearest Service Canada office with certified copies of any required documents.

Trillium Drug Benefit

<https://www.ontario.ca/page/get-help-high-prescription-drug-costs>



What it is:

The Trillium Drug Program helps Ontarians pay for their high prescription-drug costs by covering the cost of more than 4,400 prescription drugs that are currently available through the Ontario Drug Benefit program.



Eligibility:

You should apply if:

- live in Ontario;
- have a valid Ontario health card number;
- do not already qualify for the Ontario Drug Benefit program (for example, you are not enrolled in a program such as Ontario Works)
- do not have an insurance plan that
- pays for 100% of your drugs; and
- spend about 4% or more of your after-tax household income on prescription drug costs.



How to Apply:

The Trillium Drug Program year is from August 1 to July 31. Make sure you apply by September 30 to be reimbursed for any eligible drug you received in the previous program year (August 1-July 31). You must apply for the Trillium Drug Program as a household. Your household's enrollment will be renewed automatically every year and you will receive an annual confirmation letter. You can find the application form online or by calling.

Myth vs Facts

MYTH: "I can handle my insurance claim on my own."

FACT: If your injuries are minor and your recovery is expected to be straightforward, this may be true. However, if you have suffered serious injuries you should have legal assistance. The accident benefits process is adversarial: you want to obtain all the treatment, assistance and income support you need; your insurer wants to pay as little as possible. It is also not a level playing field. You are likely not familiar with the complex Accident Benefits system, while insurance adjusters receive extensive training on the law and how to handle claims. Often insurance companies deny claims to accident victims without real justification. There have been many cases of "special awards" and punitive damages imposed against insurers that acted callously or unreasonably withheld benefits. A lawyer can help protect you from such behavior. In addition, if you wish to pursue a lawsuit against the person who caused the accident, you will need a lawyer to navigate that process.



Local Health Integration Networks (LHINs)

<http://www.lhins.on.ca>

CALL 310-2222 - No area code required



What it is:

LHINs plan, integrate, and fund home and community care services for Ontarians and coordinate admission to long-term care facilities. Available services may include nursing, physiotherapy, occupational therapy, speech-language therapy, dietitian services, pharmacy services, diagnostic and laboratory services, respiratory therapy, social work, social service work, personal support and homemaking.



Eligibility:

Anyone can make a referral to an LHIN - an individual requiring service, a family member, caregiver, friend, physician or other health care professional.



How to Apply:

The first step is to call the main LHIN phone number (310-2222) which will automatically direct your call to your local home and community care office (no area code required). Let them know that you are making a referral for services. If your healthcare provider has already made the referral for you, you can expect a phone call from LHIN once the referral has been processed to ask some questions to better understand your needs. Then, you will either be connected with a Care Coordinator, or LHIN will refer you to the program or service that may be right for your needs.



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Campisi LLP Team

Our team has more than 50 years of combined experience helping clients through the complicated processes involved in personal injury and accident insurance claims. Our founding partner Joseph Campisi teaches insurance law at Canada's largest law school and we all benefit from his cutting-edge knowledge and understanding.

“ I can't thank Joseph Campisi enough. I was involved in a serious car accident and I suffered serious orthopaedic injuries which prevent me from ever returning to the job that I had at the time of the accident. I was referred to Joseph Campisi by a friend who works at a law firm. I had heard about other people's cases taking many years to resolve, but Joseph was able to resolve it after a couple of years. Joseph and his team were always accessible, even on evenings or weekends. The settlement far exceeded my expectations and it will provide financial security for me and my family. ”

~ **Omar C., Vehicle Accident**

Contact us

At Campisi LLP, we represent clients the way we would want our families to be represented – with true caring and support. We make ourselves available 24/7, even on evenings and weekends, to answer questions, provide advice and help clients and their families at a difficult time.

📍 7050 Weston Road, Suite 101
Vaughan, ON, L4L 8G7

📞 416-800-1680
1-855-525-5502 (toll-free)

✉️ info @campisilaw.ca

Visit us at www.campisilaw.ca



CAMPISI LLP

Personal Injury Lawyers

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We will look at your case for free
and you don't pay until your case is won or settled.

We provide services in the following areas of personal injury law:

Airplane Accidents
Amputations
Assaults
ATV Accidents
Bicycle Accidents
Boating Accidents
Brain Injuries
Broken Bones

Burns
Car Accidents
Catastrophic Injuries
Children's Injuries
Chronic Pain
Dog Bites
Fatalities

Long-Term Disability
Motorcycle Accidents
Slip and Falls
Snowmobile Accidents
Spinal Cord Injuries
Truck Accidents
Wrongful Death

We Speak Your Language

Russian
Hebrew
ASL
French
Arabic

Spanish
Portuguese
Hindi
Malayalam
Mandarin

Cantonese
Ukrainian
Gujarati
Turkish
Spanish

Italian
Farsi
Tagalog



CERTIFIED SPECIALIST
CIVIL LITIGATION



ONTARIO TRIAL
LAWYERS
ASSOCIATION



Call us today: 1-855-351-1115

Campisi LLP Personal Injury Lawyers

7050 Weston Road, Suite 101, Vaughan ON L4L 8G7

Tel: 416-203-1115 | Fax: 416-203-7775 | Toll Free: 1-855-351-1115 | 24 Hour Line: 416-820-9434

Email: info@campisilaw.ca | Web: www.campisilaw.ca

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