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A blurred background image of a modern office interior. In the foreground, a man in a dark suit is walking from left to right, looking towards the camera. In the background, another person is visible, and there are office desks, chairs, and a potted plant. The overall scene is out of focus, creating a professional and busy atmosphere.

MCLEISH ORLANDO^{LLP}
LAWYERS

*“Known **leaders** in
personal injury claims,”*

- Canadian Lawyer

EXPERTISE

McLeish Orlando LLP is a firm of experienced lawyers dedicated to helping people who have been seriously injured and family members who have lost a loved one through the negligence of others. Our lawyers have successfully represented people who have suffered brain injuries, spinal cord injuries and serious orthopaedic injuries. Our goals are to achieve a just and speedy resolution for you and your family and to shelter you from the stress and anxiety of dealing with insurance companies.

INDIVIDUALIZED ATTENTION

We limit the number of cases we take on so that we can give each client the time, energy and resources required to achieve fair compensation.

SPECIALIZED TEAM

Every case is handled by a specialized team consisting of a senior lawyer, an associate lawyer, an accident benefits co-ordinator, a law clerk and a legal assistant. Our approach emphasizes our strong belief in continuous client contact.

STATE OF THE ART TECHNOLOGY

Our firm has developed leading edge legal software so that clients' files are scanned, organized and instantly available to all team members.

MAXIMIZING MEDICAL RECOVERY

Selecting a professional case manager is critical to achieving the best possible medical recovery. The case manager is responsible for assembling and co-ordinating the rehabilitation team. A strongly committed team of rehabilitation professionals is essential in returning you to a normal life. Over the years, we have developed an extensive network of case managers and rehabilitation professionals. As a result, we are able to assemble the best rehabilitation team based on the specifics of your case.

RESULTS

We have achieved an enviable record of success for our clients and have earned the respect of judges, mediators and insurance companies. We are a firm that other lawyers recommend to their clients.



Choosing a personal injury lawyer is **one of the most important decisions** an injured person will make.

CHOOSING THE RIGHT LAWYER

Finding the right lawyer after you or a family member has suffered a serious personal injury is one of the most important decisions you will ever have to make. You need to make this decision at a very difficult time in your life, without any previous experience.

Here are some tips to help you make the right choice:

- Ask a lawyer you know for the names of lawyers who have the very best reputations for representing individuals who have suffered serious personal injuries.
- Ask for a free initial consultation.
- On the initial consultation, ask the following hard questions and make sure you are comfortable with the answers and the lawyer.

THE HARD QUESTIONS YOU SHOULD ASK BEFORE HIRING A LAWYER

- Do all members of your firm devote 100% of their time to representing individuals who have suffered serious personal injuries?
- Do you limit the number of clients you take on so that you can devote all the time necessary to my case?
- How will you keep me informed and up to date on my case?
- Are the lawyers in your firm routinely asked by the Law Society, the Canadian Bar Association and other legal organizations to teach other lawyers the latest and most innovative techniques in personal injury law?
- Have you or members of your firm published text books on personal injury law and practice?
- Does your law firm have the financial resources to finance my case without a retainer?
- Will you handle my case without ever sending me an account for fees or disbursements until my case is successfully concluded.
- Do you utilize the most modern and advanced computer software systems so that all documents in my case are organized, scanned and instantly available to all members of my legal team?



Help for what
lies ahead.

WHAT YOU NEED TO KNOW FIRST

Ontario's Statutory Accident Benefits Schedule (SABS) changed significantly on July 1, 2026. For any auto insurance policy issued or renewed on or after that date, most accident benefits are no longer automatic. You now need to purchase many of them separately.

This is one of the most important things to understand before reading the sections that follow.

If you were injured in an accident and your policy does not include a particular benefit, you may not be entitled to it — regardless of how serious your injuries are. We can help you understand exactly what your policy covers and what additional compensation you may be able to pursue through a lawsuit.

MANDATORY VS. OPTIONAL BENEFITS AFTER JULY 1, 2026

Benefit	Status After July 1, 2026
<ul style="list-style-type: none">• Medical & Rehabilitation• Attendant Care	STANDARD & MANDATORY — in every policy – monetary limits increased if purchased.
<ul style="list-style-type: none">• Income Replacement• Non-Earner Benefit• Caregiver Benefit• Housekeeping & Home Maintenance• Visitor Expenses• Education Benefits• Damage to Personal Items• Death & Funeral Benefits	OPTIONAL — must be purchased

For pedestrians and cyclists: Optional benefits are only available to the named insured, their spouse or dependants, and drivers listed on the policy. If you were injured as a pedestrian or cyclist and the at-fault driver’s policy does not include optional benefits, you may not have access to income replacement or other financial support through accident benefits. A lawsuit against the at-fault driver (if applicable) may be your primary avenue for compensation.

For existing policies renewing on or before July 1, 2026, optional benefits such as income replacement, caregiver, and non-earner benefits are deemed to continue automatically at renewal — unless there is an agreement in writing to remove them. For new policies entered into on or after July 1, 2026, these benefits must be actively selected. Speak to your broker to confirm what your policy includes, or contact a lawyer after an accident before speaking to any insurance representative.

WHAT BENEFITS ARE GUARANTEED IN EVERY POLICY?

The following benefits remain mandatory under every Ontario auto insurance policy, regardless of when it was issued or renewed.

MEDICAL AND REHABILITATION BENEFITS

Covers reasonable and necessary medical and rehabilitation expenses arising from your injury.

- Non-catastrophic injuries: up to \$65,000, payable up to 5 years after the accident
- Catastrophic injuries: up to \$1,000,000, payable over your lifetime

Important change as of July 1, 2026: Your auto insurer is now the first payer for medical and rehabilitation costs. You no longer need to exhaust your workplace benefits or private health insurance before accessing these benefits. This means faster access to treatment when you need it most.

ATTENDANT CARE BENEFITS

Covers the cost of assistance with daily living — such as help getting dressed, personal hygiene, meal preparation, and supervision.

- Non-catastrophic injuries: up to \$3,000 per month
- Catastrophic injuries: up to \$6,000 per month

WHAT IS A CATASTROPHIC IMPAIRMENT?

Catastrophic impairment is the most serious category of personal injury. Examples include paraplegia, quadriplegia, amputation of limbs, loss of vision in both eyes, and serious traumatic brain injury. A person with a catastrophic impairment accesses the higher benefit limits above.

WHAT OPTIONAL BENEFITS CAN I PURCHASE?

The benefits on this page and the next are optional as of July 1, 2026. They must be purchased as part of your auto insurance policy. If they are not on your policy, you are not entitled to them after an accident — regardless of your circumstances.

Not sure what your policy includes? Contact your insurance broker before an accident happens. After an accident, contact a lawyer before speaking to any insurance representative.

INCOME REPLACEMENT BENEFITS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

(i) Disability Test — First 104 Weeks

- The injured person was employed on the date of the accident and suffers a substantial inability to perform the essential tasks of that employment, or
- The injured person was not employed, but worked at least 26 of the 52 weeks before the accident (or was receiving EI at the time of the accident) and suffers a substantial inability to perform the essential tasks of the employment in which the person spent the most time during the 52 weeks before the accident.

(ii) Disability Test After 104 Weeks

- The injured person suffers a complete inability to engage in any employment for which he or she is reasonably suited by reason of education, training or experience.

(iii) Amount

- Nothing for the first 7 days.
- 70% of gross weekly income for the first 104 weeks, to a maximum of \$400 per week (or up to \$1000/week if enhanced coverage was purchased).
- After 104 weeks: the greater of your weekly income benefit or \$185 per week.

(iv) Indexation

- For income replacement benefits, there is no indexation, except where optional coverage has been purchased.

NON-EARNER BENEFITS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

(i) Disability Test

- A non-earner benefit is payable if there is a complete inability to carry on a normal life.

(ii) Amount

- \$185.00 per week, payable starting 4 weeks after the accident.
- Not payable before age 18 or beyond 104 weeks after the accident.

CAREGIVER BENEFITS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

(i) Disability Test — First 104 Weeks (Catastrophic Impairment Required)

- The injured person must be residing with an individual in need of care and the injured person was the primary caregiver for the individual in need of care and did not receive any remuneration for providing the care.
- The injured person must suffer a substantial inability to engage in caregiving activities that he or she was engaged in at the time of the accident.

(ii) Disability Test After 104 Weeks

- The injured person must suffer a complete inability to carry on a normal life.

(iii) Amount

- \$250.00 per week payable for the first person in need of care.
- \$50.00 per week payable for each additional person in need of care.

OTHER OPTIONAL BENEFITS

EDUCATION BENEFITS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

- The injured person must be enrolled in an educational program at the time of the accident and unable to continue the program.
- \$15,000.00 for lost tuition, books, equipment, or room and board incurred before the accident.

EXPENSES OF VISITORS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

- Payment of all reasonable and necessary additional expenses incurred as a result of the accident in visiting the injured person during treatment or recovery.
- Limited to specific family members including a spouse, children, grandchildren, parents, grandparents, siblings and some others.

HOUSEKEEPING AND HOME MAINTENANCE

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

- Payment of all reasonable and necessary additional expenses for housekeeping and home maintenance, if there is a substantial inability to perform these services and these services were performed by the injured person before the accident.
- Up to \$100.00 per week.

DEATH BENEFITS

— **Optional: must be purchased when a new auto policy is obtained OR at time of policy renewal.**

- \$25,000.00 for spouse.
- \$10,000.00 for dependents.
- \$6,000.00 maximum for funeral expenses.

Even if your policy does not include optional accident benefits, you may still have the right to pursue compensation through a lawsuit against the at-fault driver (if applicable). Benefits that were once covered automatically through SABS — including income replacement, caregiver support, and death benefits — may now need to be recovered through the courts. Our lawyers can help you understand every avenue available to you.

Initial consultations are always free.



*“McLeish Orlando involved us through the whole process, and **we were amazed with their efficiency** throughout. We were able to ask questions and, more importantly, always given an answer. Thanks to McLeish Orlando we now have our home and financial security we deserved.”*

– R.H. Past Client, Medical Malpractice Case

WHAT CAN I CLAIM IN MY LAWSUIT?

PAIN & SUFFERING

(i) \$47,913.01 (2026)* Deductible in Certain Circumstances

- If the award is \$159,708.71 (2026)* or less.

LOSS OF INCOME EARNING CAPACITY AND COMPETITIVE ADVANTAGE

(i) Loss of Income Up to Date of Settlement or Trial

- Can recover 70% of gross income loss less disability benefits, less income replacement benefits.
- Not payable before the injured person turns 16.

(ii) Future Loss of Income Earning Capacity and Competitive Advantage

- Can recover 100% of gross income.

LOSS OF HOUSEHOLD AND HOME MAINTENANCE CAPACITY

- Payable if the injuries interfere with the injured person's ability to perform skilled project work and household and home maintenance chores.

FUTURE COST OF CARE

- Payable if the injured person meets the verbal threshold.
- Payable for future health care expenses.

LOSS OF SHARED FAMILY INCOME

- Payable if the injuries reduce the chances of getting married, or increase the chances of separation or divorce.

OUT OF POCKET EXPENSES

- Covers expenses not covered by accident benefits.

*Adjusted annually based on inflation.

FAMILY LAW ACT CLAIMS

LOSS OF GUIDANCE, CARE AND COMPANIONSHIP

(i) **\$23,956.52 (2026)* Deductible in Certain Circumstances**

- If the award is \$79,853.70 (2026)* or less.

LOSS OF INCOME

- Covers loss of income sustained by a family member in caring for the injured person, or loss of income resulting from the death of a family member.

VALUE OF NURSING, HOUSEKEEPING AND OTHER SERVICES

- Covers the value of services provided by a family member to the injured person.

OUT OF POCKET EXPENSES

- Covers expenses not covered by accident benefits.

*Adjusted annually based on inflation.



NINE STEPS IN A LAW SUIT

1. INITIAL INTERVIEW
2. INVESTIGATING & SECURING EVIDENCE ABOUT THE ACCIDENT
3. LAWSUIT STARTED
4. GATHERING OF IMPORTANT DOCUMENTS & PHOTOGRAPHS
5. EXAMINATION FOR DISCOVERY
6. DAMAGES WORK-UP
7. MEDIATION
8. PRE-TRIAL CONFERENCE
9. TRIAL

NINE STEPS IN A LAWSUIT

Ensuring a successful resolution of your personal injury case requires going down the right road. Here is how we do it.

1. INITIAL INTERVIEW

Our first meeting is to inform and help you understand what needs to be done. Our goal is to make sure we get your case started on the right foot in order to maximize the chances of success.

2. INVESTIGATING & SECURING EVIDENCE ABOUT THE ACCIDENT

Immediately after the initial interview, we use our investigative team to gather and protect important evidence. This includes obtaining photos of the vehicles and accident scene, obtaining witness statements and conducting a forensic analysis.

3. LAWSUIT IS STARTED

Shortly after the initial interview, we start a lawsuit by issuing a Statement of Claim with the Superior Court of Justice and serving a copy on the defendants. We issue and serve the Statement of Claim at this early stage, as we understand that successfully resolving your case as soon as possible is important to you.

4. GATHERING OF IMPORTANT DOCUMENTS & PHOTOGRAPHS

We obtain important documents and photos from you and other sources early in the process as this will enhance the value of your claim, while at the same time avoiding unnecessary delays.

5. EXAMINATION FOR DISCOVERY

This procedure takes place in an office where the lawyers for the insurance companies ask you questions about your background, the accident and your losses. We, in turn, ask the defendants questions. Present at your examination will be a lawyer from our office, lawyers for the insurance companies and a reporter who will record all of the questions and answers and later provide a transcript.

6. DAMAGES WORK-UP

After examinations for discovery we obtain detailed reports from a variety of experts including engineers, doctors, psychologists, rehabilitation and vocational consultants, future care specialists, economists and accountants to prove all aspects of your case.

7. MEDIATION

Mediation is an opportunity to settle your case without having to go to court. It is an informal procedure where you will not be required to give evidence. We utilize the latest technology, demonstrative aids and advocacy techniques to present your case and enhance the likelihood of success.

8. PRE-TRIAL CONFERENCE

If your case is not settled at mediation, a pretrial conference is held. At the pretrial conference, the lawyers for all parties appear before a judge in a further effort to settle the case. Before the pretrial conference, we deliver compelling and comprehensive written submissions. At the conference itself, our experience, credibility and expertise have gained us an enviable record of success.

9. TRIAL

Even though over 97% of all lawsuits settle before trial, from the initial interview, we will have started preparing your case for trial. If your claim is one of the few that does go to trial, you can feel secure knowing that you are in the hands of leaders in trial advocacy. Our skill in the courtroom has resulted in many large verdicts over the years.



Let us be the
strong voice that
speaks on your
behalf.

WHAT ARE THE IMPORTANT TIME LINES THAT MIGHT AFFECT MY RIGHTS?

7 DAYS

to notify your insurance company that you intend to apply for accident benefits.

30 DAYS

to complete your application for Statutory Accident Benefits through your own insurance company.

120 DAYS

to notify the at-fault-driver that you intend to start a lawsuit.

2 YEARS

to begin a lawsuit against all potential defendants.



We're listening.

CONSULTATIONS ARE ALWAYS FREE.

FREQUENTLY ASKED QUESTIONS

1. WHAT HAPPENS WHEN I AM DISCHARGED FROM THE HOSPITAL?

If properly utilized, accident benefits can pay for a wide variety of items and services that an injured person requires. It is important that your lawyer provides you with the right occupational therapist or case manager who can make sure you receive the help you will require.

2. SHOULD I TALK TO THE INSURANCE COMPANY BEFORE I HAVE CONSULTED WITH A LAWYER?

No. All discussions with any insurance company should take place after you have consulted with a lawyer and been advised of your rights. Insurance company representatives fully understand if you provide your lawyer's name and telephone number and request that all initial discussions be with your lawyer.

3. HOW DO I COMPLETE ALL OF THE FORMS?

You shouldn't. Completion of the forms the correct way requires skill and experience. The omission or incorrect usage of a phrase or a sentence can have long term detrimental consequences. The forms should be completed by an accident benefits co-ordinator.

4. WHAT IF MY INJURIES PREVENT ME FROM WORKING?

As of July 1, 2026, income replacement benefits are no longer automatic. You must have purchased this benefit as optional coverage on your auto policy. If you did not, you may not be entitled to income replacement through accident benefits and will need to rely on other sources or pursue compensation through a lawsuit.

You can receive income replacement benefits through your accident benefit insurance company. An income replacement benefit will pay 70% of your gross income up to a maximum of \$400.00, \$600.00, \$800.00 or \$1000.00/ per week based on the policy you purchased.

You may also be entitled to receive short term disability benefits and/or long term disability benefits through either a privately held insurance policy or a group policy of insurance purchased by your employer. Lastly, you may apply to Canada Pension Plan for a disability pension in certain circumstances. In addition to these benefits, you are entitled to claim for remaining loss of income in your lawsuit.



*“Dale and his team have **our family’s deepest gratitude** for life! We honestly could not imagine having gone through the process without them!”*

- Family of a Seriously Injured Son

5. WHAT BENEFITS AM I ENTITLED TO IF I WAS NOT WORKING?

As of July 1, 2026, both caregiver benefits and non-earner benefits are optional and must be purchased as part of your auto insurance policy. If they are not on your policy, you may not be entitled to them after an accident and will need to pursue compensation through a lawsuit.

If you were the primary caregiver for someone in your home before the accident and you are not able to continue providing care after the accident, you may be entitled to caregiver benefits of \$250.00 per week. You may be entitled to an additional \$50.00 per week for every other person you were taking care of before the accident.

Even if you were not the primary caregiver for someone in your home, you may be entitled to non-earner benefits of \$185.00 per week beginning four weeks after the accident, if you are completely unable to carry on a normal life. You must be at least 18 years old to receive non-earner benefits.

Caregiver benefits are an optional benefit and must be purchased to be received.

6. WHAT IF I AM A STUDENT AND CAN'T RETURN TO SCHOOL?

As of July 1, 2026, education benefits are optional and must be purchased. If they are not on your policy, you may not be entitled to this benefit and will need to pursue compensation through a lawsuit..

If you cannot return to school, you are eligible for a lost educational expense not to exceed \$15,000.00 for expenses incurred before the accident for tuition, books, equipment or room and board.

7. WHAT IF I AM A PEDESTRIAN OR CYCLIST INJURED BY A MOTOR VEHICLE AND DON'T HAVE MY OWN INSURANCE?

As of July 1, 2026, optional benefits such as income replacement are only available to the named insured, their spouse or dependants, and listed drivers on a policy. If you are a pedestrian or cyclist injured by a motor vehicle and the at-fault driver's policy does not include optional benefits, you may not have access to income replacement. A lawsuit against the at-fault driver may be your primary avenue for financial compensation beyond mandatory medical benefits.

You are entitled to receive accident benefits from the insurance company of the driver or the Motor Vehicle Accident Claims Fund. In addition, you may begin a lawsuit against the at-fault driver.

8. WHAT IF I AM AT FAULT FOR THE ACCIDENT?

You are still able to receive full accident benefits. If your injuries are serious, these benefits may be substantial.

9. DO I HAVE THE RIGHT TO CHOOSE MY OWN CASE MANAGER AND TREATMENT PROVIDERS OR MUST I ACCEPT THOSE ASSIGNED BY THE INSURANCE COMPANY?

You have the right to choose the person who will manage your care, treat your injuries and direct your rehabilitation. We can help you make an informed choice.



We strive for **the
best possible results**
for our clients.



*“There are no words to express how much Patrick Brown’s caring, compassion and dedication have meant to our family. Without him, there would have been no accountability or closure respecting my husband’s tragic death in 2007. He and his team are **a unique and amazing group of people**, and they have touched our lives forever.”*

– Linda Longauer

COMMUNITY RESOURCES

BRAIN INJURY

Toronto Acquired Brain Injury Network

www.abinetwork.ca

Telephone: 416-597-3057

Community Head Injury Resource Services (CHIRS)

www.chirs.com

Telephone: 416-240-8000

International Brain Injury Association (IBIA)

www.internationalbrain.org

Telephone (Virginia): 703-960-6500

Telephone (Texas): 713-526-6900

National Resource Center for Traumatic Brain Injury

www.tbinrc.com

Ontario Brain Injury Association (OBIA)

www.obia.ca

Telephone: 905-641-8877 or Toll Free: 1-800-263-5404

Brain Injury Association of America

www.biausa.org

Telephone: 703-761-0750 or Toll Free: 1-800-444-6443

COMMUNITY BRAIN INJURY ASSOCIATIONS

SOUTHWESTERN ONTARIO

New Beginnings ABI & Stroke Recovery Association

www.newbeginnings-cksl.com

Chatham Telephone: 519-351-0297

Sarnia Telephone: 519-491-2668

Brain Injury Association of London and Region

www.braininjurylondon.on.ca

Telephone: 519-642-4539

Brain Injury Association of Waterloo-Wellington (BIAWW)

www.biaww.org

Telephone: 519-576-3535

Brain Injury Association of Windsor & Essex

www.biawe.com

Telephone: 519-981-1329

Brain Injury Association of Sarnia-Lambton

www.sarniabiast.ca

Telephone: 519-337-5657

SOUTHCENTRAL ONTARIO

Brain Injury Association of Niagara (BIAN)

www.bianiagara.org

Telephone: 905-984-5354

Brain Injury Association of York Region (BIAYR)

www.biayr.org

Telephone: 905-773-7758

Hamilton Brain Injury Association (HBIA)

www.hbia.space

Telephone: 905-538-5251

Brain Injury Society of Toronto (BIST)

www.bist.ca

Telephone: 416-830-1485

Brain Injury Association of Durham Region (BIAD)

www.biad.ca

Telephone: 905-723-2732 or Toll Free: 1-866-354-4464

Brain Injury Association of Fort Erie (BIAFE)

braininjuryfe.wixsite.com/biafe

Telephone: 905-871-7789

Headwaters Acquired Brain Injury Group (HABI)

www.headwatersabi.net

Telephone: 519-215-1519

NORTHERN ONTARIO

Brain Injury Association of North Bay & Area

www.bianba.ca

Telephone: 705-478-8664

Brain Injury Association of Sudbury & District

www.biasd.ca

Telephone: 705-670-0200

Seizure and Brain Injury Association (Timmins)

www.seizureandbraininjurycentre.com

Telephone: 705-264-2933 or Toll Free: 1-866-374-5377

Brain Injury Association of Thunder Bay & Area

www.facebook.com/BIATBA

Telephone: 807-621-4164

Brain Injury Association of Sault Ste. Marie & District

www.soobraininjury.com

Telephone: 705-971-1050

EASTERN ONTARIO

Brain Injury Association of Peterborough Region

www.biapr.ca

Telephone: 705-741-1172 or Toll Free: 1-800-854-9738

Brain Injury Association of Ottawa Valley

www.biaov.org

Telephone: 613-233-8303

Brain Injury Association of Quinte District

www.biaqd.ca

Telephone: 613-967-2756

NATIONAL & PROVINCIAL

Ontario Brain Injury Association

www.obia.ca

Telephone: 905-641-8877 or Toll Free: 855-642-8877

GOVERNMENT SERVICES

Canada Pension Plan (CPP)

www.canada.ca/en/services/benefits/publicpensions/cpp

Toll Free: 1-800-277-9914

Employment Insurance

www.canada.ca/en/services/benefits

Toll Free: 1-800-206-7218

Financial Services Commission of Ontario (FSCO)

www.fSCO.gov.on.ca

Telephone: 416-250-7250 or Toll Free: 1-800-668-0128

Ontario Association of Community Care Access Centres

www.hssontario.ca

Telephone: (416) 750-1720 or Toll Free: 877-714-4832

Ontario Disability Support Program (ODSP)

www.mcSS.gov.on.ca/en/mcSS/programs/social/odsp

Telephone: 416-314-5700

Ontario Works

www.mcass.gov.on.ca

Telephone: 416-325-5666 or Toll Free: 1-888-789-4199

Wheel-Trans

www.ttc.ca/WheelTrans

Telephone: 416-393-4111

ORTHOPAEDIC INJURY

American Academy of Orthopaedic Surgeons (AAOS)

www.aaos.org

Headquarters Telephone: 847-823-7186

Washington Office Telephone: 202-546-4430

OTHER SERVICES

College of Physicians and Surgeons

www.cpso.on.ca

Telephone: 416-967-2603

Meals on Wheels - GTA

www.mealsonwheels.ca

Mothers Against Drunk Driving (MADD)

www.madd.ca

Telephone: 905-829-8805 or Toll Free: 1-800-665-6233

Ontario March of Dimes

www.marchofdimes.ca

Telephone: 416-425-3463 or Toll Free: 1-800-263-3463

Ontario March of Dimes - Assistive Devices Program

www.marchofdimes.ca/EN/programs/adp/Pages/Adp.aspx

Telephone: 519-642-3700 or Toll Free: 1-866-765-7237

The War Amps

www.waramps.ca

Toll Free: 1-800-250-3030

War Amps - Adult Prosthetics Program

www.waramps.ca/ways-we-help/adult-amputees

Toll Free: 1-877-622-2472

War Amps - Life As A New Amputee

www.waramps.ca/pdf/english-site/ways-we-help/counselling/life-as-a-new-amputee.pdf

Toll Free: 1-877-622-2472

SPINAL CORD INJURY

Spinal Cord Injury Ontario (SCIO)

www.sciontario.org

Toll Free: 1-877-422-1112

WRONGFUL DEATH (OR ACCIDENTAL DEATH) BEREAVEMENT GRIEF COUNSELLING

Bereaved Families of Ontario

www.bfotoronto.ca

Telephone: 416-440-0290



Taking a thorough and vigorous approach allows us to gain **maximum benefits and compensation** on behalf of our clients.

GLOSSARY OF TERMS

Accident Benefits

Benefits in the form of money or assistance provided to persons injured in a motor vehicle accident, regardless of who is at fault. As of July 1, 2026, only standard medical, rehabilitation and attendant care benefits are mandatory in every policy. All other benefits — including income replacement, non-earner, caregiver, housekeeping, and house maintenance, death and funeral benefits — are optional and must be purchased separately.

Adjuster

A person who investigates and/or adjudicates insurance claims on behalf of an insurance company.

Affidavit of Documents

A sworn document that sets out all documents that are now, or have been, in your possession or within your power or control and which are relevant to the issues in your lawsuit.

Attendant Care

A type of accident benefits an injured person receives to pay for assistance in his or her daily living. Assistance may take the form of cooking, cleaning, helping the injured person get dressed or supervising the injured person. In most instances, at least part of the costs for providing attendant care may be paid by the insurance company to the person providing the care, whether it be a health care professional or a family member.

Caregiver Benefit

An optional weekly benefit (as of July 1, 2026), paid to an injured person who was the primary caregiver to a person in need of care before the accident. Must be purchased as part of your auto insurance policy.

Case Manager

A rehabilitation professional who coordinates rehabilitation services following an injury.

Catastrophic Impairment

The most serious of personal injuries. Examples include injuries resulting in an impairment of 55% or more of the whole person, quadriplegia, paraplegia, amputation of both arms or limbs, loss of vision in both eyes, traumatic brain injury. A person having a catastrophic impairment becomes entitled to maximum of \$1,000,000.00 for medical/rehabilitation needs and attendant care plus housekeeping expenses, payable over the lifetime of the injured person.

Damages

In a lawsuit, damages are the losses the plaintiff has suffered as a result of the defendant's conduct. These losses can take many forms including compensation for pain and suffering, loss of income or ability to attend or complete schooling, physical, mental or psychological impairments, loss of social or familial relationships, etc. Damages are also what a plaintiff seeks to recover in a lawsuit usually in the form of money to compensate for the losses.

Deductible

In lawsuits arising from a motor vehicle accident, after an award for compensation for pain and suffering is established in court or during the settlement negotiations, the defendant has the right by law to deduct an amount from the award, reducing the total award to be paid for pain and suffering. This is referred to as "the deductible".

Defendant

In a lawsuit, a defendant is a person/persons and /or corporation that are being sued by a plaintiff. Examples of defendant corporations include an insurance company, a leasing company, a municipality, a tavern, a property owner, a hospital, etc. Most defendants in personal injury lawsuits are insured. A defendant's insurer will usually appoint a lawyer to act on behalf of the defendant.

DSM Guide

The "Diagnostic and Statistical Manual of Mental Disorders" is the handbook most often used by psychiatrists and psychologists to diagnose mental illness and disorder.

Examination for Discovery

Examination for discovery is a process in which the lawyers may examine the plaintiff or defendant under oath. The examinations take place in a business office of an official court reporter. This process allows the lawyers to understand the plaintiff and defendant's answers and positions on the essential facts of the case.

Glasgow Outcome Scale extended.

A medical test used to determine the existence and extent of brain impairment as a result of an accident. It measures the severity of brain injury based on a patient's outcome several months after the accident using structured interviews and all available medical information relating to the injured person.

Health Care Expenses

A category of accident benefits and tort entitlement, which includes medical, dental, and nursing expenses, as well as medication costs, prescription eye wear and other goods and services of a medical, rehabilitation, attendant care or non-medical nature which an injured person requires.

Housekeeping and Home Maintenance

An optional accident benefit (as of July 1, 2026) of up to \$100 per week paid to individuals who are no longer able to carry on their pre-accident housekeeping duties. Must be purchased as part of your auto insurance policy.

Income Replacement Benefit

An optional accident benefit (as of July 1, 2026) of up to \$400 per week paid to individuals who are disabled from their pre-accident employment. After two years, the individual may continue to receive income replacement benefits if they are completely disabled from any employment. Must be purchased as part of your auto insurance policy.

Insurer Examination Centre/Section 42 Assessment

The insurer may appoint health care professionals of their choosing, to perform assessments in order to determine whether to pay a benefit. Legal advice should be sought before you decide whether you should submit to such an assessment.

Limitation Period

When a person suffers an injury, the law imposes a time limit in which to issue a Statement of Claim. If one fails to issue the Claim within the time period allotted, all rights to compensation are lost.

Loss of Consciousness

The loss of ability to perceive and respond, ranging from an altered state of awareness to total unconsciousness (coma).

Mediation

An informal settlement conference involving the lawyers, their clients, and a neutral third party mediator. A settlement cannot be forced upon the parties at mediation and nothing said at the mediation can be used against either party at a later date.

Non-earner Benefit

An optional accident benefit (as of July 1, 2026), paid to individuals who are no longer able to carry on a normal life and who do not qualify for an income replacement benefit. Must be purchased as part of your auto insurance policy.

Occupational Therapy (OT)

Therapeutic use of self-care, work, and recreational activities to increase independent function, enhance development, and prevent disability; may include adaptation of tasks or environment to achieve maximum independence and optimum quality of life.

Paraplegia

Total or partial paralysis of both lower extremities, generally from the waist down. Total and partial paraplegia are catastrophic impairments.

Personal Injury Law

The area of law that concerns persons who have been injured as a result of being in an accident. Accidents include motor vehicle accidents, slip and fall, medical malpractice, boating accidents, pedestrian accidents, assault, ATV or motorcycle accidents, etc.

Plaintiff

In a lawsuit the person or persons who have sued another person(s), corporation or insurer (the “defendant”).

Physical Therapist (PT)

A health profession concerned with promotion of health, with prevention of physical disabilities, with evaluation and rehabilitation of persons disabled by pain, disease, or injury, and with treatment by physical therapeutic measures as opposed to medical, surgical, or radiologic measures.

Pre-Claim Examination

The accident benefit insurer may request an assessment by health care professionals of its choosing, before you even apply for benefits. The injured person has the right to refuse this assessment and may do so without penalty.

Pre-trial Conference

A meeting between the lawyers and a judge of the Superior Court of Justice to try and settle the case without a trial and to narrow the issues for trial.

Quadriplegia

Total or partial paralysis of all four limbs; generally from the chest down. Total and partial quadriplegia are catastrophic impairments.

Rancho Los Amigos Scale

An evaluation used to measure the severity of deficit in cognitive function following a brain injury. A person is categorized from level one (no response) to level eight (purposeful, appropriate).

Statement of Claim

A document that begins a lawsuit and claims “damages” from one or more defendants based on the defendant’s negligent acts or omissions causing loss, injury or harm to the plaintiff. A Statement of Claim is generally prepared by the plaintiff’s lawyer.

Statement of Defence

A defendant’s response to the Statement of Claim. It is usually prepared by the Defendant’s lawyer. Often, it will deny the allegations made in the Statement of Claim.

Threshold

To succeed in a motor vehicle personal injury lawsuit with a claim for pain, suffering and loss of enjoyment of life, an injured person must prove that their injury meets a threshold test. This means that the injury must be either a permanent, serious disfigurement (like a scar) or a permanent, serious impairment of an important physical, mental or psychological function. There are many court decisions which help a lawyer specializing in personal injury law to advise you about whether your injuries “meet the threshold”.