



KELLY GREENWAY BRUCE  
BARRISTERS & SOLICITORS

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# LEGAL MATTERS



## **Jamie A. Bruce**

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Jamie practices exclusively in the area of personal injury. Jamie attended McMaster University and completed his Juris Doctorate at Bond University in Queensland, Australia where he graduated in the top 10% of his class. As part of the personal injury division, Jamie would welcome inquiries with respect to all personal injury matters including dog bites, car accidents and slip and falls.

**Q** *If I'm involved in a motor vehicle collision and unable to return to work, am I able to recover a wage?*

**A** Anyone injured in a motor vehicle collision may be eligible for benefits under the Statutory Accident Benefits Schedule regardless of who is at fault. If you're unable to return to work as a result of those injuries, it's wise to seek legal counsel right away to ensure you receive the benefits you are entitled to, which can vary by circumstance.

If you were employed or self-employed at the time of the collision or were employed for 26 of the 52 weeks before the accident, you may be entitled to an 'income replacement benefit' through your motor vehicle insurance company. These benefits partially compensate you for your loss of income: you may receive weekly income replacement benefits of 70% of your gross income to a maximum of \$400 a week for up to two years (excluding the first week).

If you are completely unable to work more than two years after the accident, in any employment that takes into consideration your education, training and experience, you may be eligible to continue receiving income replacement benefits.

If the accident was the fault of another party, you may be eligible for a 'top up' through that party's insurance company. If you weren't working at the time of the accident – perhaps you were in school, you may be eligible for a 'non-earner benefit' through your own insurance company of \$185 per week, an amount that kicks in six months after the accident.

A motor vehicle accident that leaves you unable to work – even temporarily – can have a dramatic impact on your life. Kelly Greenway Bruce will work on your behalf to ensure you receive the benefits you are entitled to.



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