



KELLY GREENWAY BRUCE

BARRISTERS & SOLICITORS

oshawalawyers.com

# LEGAL MATTERS



## *Andrew J. Bruce - Partner*

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Andrew practices exclusively in the area of personal injury law. He has extensive experience with all types of personal injury and wrongful death claims. Andrew believes that achieving exceptional results in personal injury claims requires dedication, perseverance, creativity and hard work. He is committed to applying these qualities on behalf of his clients.

**Q** *Long term disability what is it all about?*

**A** Long Term Disability (LTD) insurance pays a portion of your income if you are disabled from working.

To qualify initially for LTD benefits you must normally be unable to perform the essential duties of your own occupation. (Own occupation test) This test usually applies for two years. To qualify beyond that timeframe you must generally prove an inability to perform the essential duties of any occupation that you would be suited for by education, training or experience. (Any occupation test ) Time limits for when benefits are payable, applicable entitlement tests and the amount of benefits available are detailed in the policy so it is essential that these documents be reviewed carefully.

The obligation is always on you to prove you meet the definition of disability to qualify for benefits. If your insurer does not accept that you qualify for benefits they will deny your claim. There are strict time limits and actions that must be followed to assert your claim once denied. Failure to adhere to these time restraints could be fatal to your case.

If your insurer denies your disability claim contact Kelly Greenway Bruce immediately to arrange an appointment and allow us to review your policy and discuss your options. Let our years of experience in dealing with these types of disability matters work for you!



**KGB**  
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