



Long Term Disability

Personal Injury Resource



If your insurance company denied you short or long term disability benefits or have cut off your short-term or long-term disability benefits without a valid explanation, or if you have had your insurance disability claims denied, Hooper Law can fight for you to get the coverage you need.

What you need to know about long term disability insurance

Many Canadians have long term disability insurance through their employer and some have their own personal insurance as well. Most of these policies have a waiting period before a claimant can collect funds, which are meant to be an income replacement.

Depending on the type of policy you own, you may be able to collect payment if you cannot perform your specific job duties or if you cannot work at any profession at all. Some offer partial compensation if you are able to perform a portion of your job duties.

Benefit amounts are typically between 50% and 85% of your regular monthly income and may or may not be taxable depending on your plan. In almost all cases, there will be a period of time which you must wait before collecting your first payment.

Since long term disability claims are always complex, it is best to get legal advice if your claim is denied or if it is suddenly terminated. A member of the Hooper Law team will help you determine if you have a case against your insurer and whether you might be entitled to additional compensation.

Long term disability insurance claims often require a large number of reports, medical exams and other evidence within a certain time frame. This can be a confusing and time-consuming process. At Hooper Law, our team of highly skilled and professional personal injury lawyers have extensive experience working with long term disability claims and negotiating with insurance companies. We will take away the stress of having to fill out multiple forms and wading through insurance jargon. Your policy may have a rehabilitation provision we can access to get you medical assistance on your road to recovery.

Contact us today for your free consultation.



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