



**SK**

**SINGER, KWINTER**  
PERSONAL INJURY LAWYERS

**Helping Hands**  
Our Guidebook to a  
Successful Recovery

[www.singerkwinter.com](http://www.singerkwinter.com)  
416.961.2882



# Beginning the Process

A serious accident and the resulting injury can have a devastating effect on you and your family. When this happens, recovery should be at the forefront of everyone's mind. However, there are important decisions to be made about your, or your loved one's, immediate and long-term needs. This can be a confusing and overwhelming process, but be assured there is plenty of information and guidance available to help you through these trying times.

A specialized lawyer, dealing specifically with personal injury, like the experts at Singer Kwinter, is one of the most important resources available during the recovery period and beyond. We help remove many of the stressful elements that get in the way of physical and emotional healing. By helping you understand your rights and entitlements, a personal injury professional will ensure that you and your loved ones receive the care and compensation that is deserved. The first steps are the most important in ensuring that everyone involved gets through the recovery process successfully.



# The First Steps

Immediately after a serious or complex injury, the focus needs to be on the victim's recovery, both physically and emotionally. Family and friends can help by ensuring the professional and private lives of their loved one are appropriately managed while they recover.

- Keep family close and meet as together with the team of health care providers.
- Make sure the police are aware of the accident.
- Inform the victim's employer, family doctor and, if appropriate, their children's school(s).
- Consult with a specialized personal injury lawyer. Ensure you get the best.
- Inform the insurance company that you intend to apply for benefits. (This needs to be done within 7 days of the accident.)
- Let anyone with whom the victim has a financial commitment know about his or her current situation. This includes their bank manager, credit card companies, landlord or mortgage brokers, etc.
- Track all important information collected during meetings with social workers, case managers, doctors and other health care professionals. We recommend you maintain a file with detail records of these meetings.
- Keep a record of any expenses related to the accident and recovery. Most office supply stores sell expense books, which make this process simpler.



# The Team

Throughout the recovery process, a number of individuals who represent different parts of the recovery process will become involved in your case. These people, from the Case Manager to the Doctor to the Personal Injury Lawyer, work as a team to make sure that the victim and their family come out of this process with the best possible quality of life. It is important to understand who these people are and what they do.

## **Social Workers**

Social Workers provide counselling and support after a serious accident. They help with both emotional and practical issues faced after an accident.

For more information, see the Canadian Association of Social Workers: [www.casw-acts.ca](http://www.casw-acts.ca)

Or the Ontario College of Social Workers and Social Service Workers: [www.ocswssw.org](http://www.ocswssw.org)

## **Case Manager**

A case manager is the day-to-day contact in regards to rehabilitation. They are hired to help co-ordinate all of the victim's needs, now and in the future.

## **Clinical Leader/Manager**

The Clinical Leader/Manager oversees the health care team and supervises their day-to-day operation in regards to the injured party's needs.

## **Registered Nurse (RN)**

The most frequent contact in the health care team will be the RN. They are responsible for providing care, as well as carrying out any treatments prescribed by the doctor.

For more information, contact the Registered Nurses Association of Ontario: [www.rnao.org](http://www.rnao.org)

# The Team

## **Doctor**

The sufferer's doctor and their team are responsible for care while in the hospital. They make the decisions regarding medical treatments. The team may also include residents and/or students who work under the supervision of an experienced doctor.

## **Personal Injury Lawyer**

The Personal Injury Lawyer is there to make certain that the injured party receives benefits and treatments. We assist in the co-ordination of care and help to manage claims with the insurance company.

## **Insurance Adjuster**

The Insurance Adjuster represents the insurance company, and will be in communication with you and your lawyer to make certain that the benefits required are being provided.

## **Occupational Therapist**

Occupation Therapists are there to help the victim return to day-to-day life after an accident. They help them to get back to their home and work life and, if needed, help them to learn new ways of performing daily tasks.

For more information, visit the Ontario Society of Occupational Therapists: [www.osot.on.ca](http://www.osot.on.ca)

## **Vocational Rehabilitation Specialist**

Injuries may make returning to a previous job unlikely, but they do not necessarily make working impossible. The Vocational Rehabilitation Specialist's goal is to get the victim back to work, as soon as possible, whether at their old job or at a new one.

For further information, visit the Vocational Rehabilitation Association of Canada: [www.vracanada.com](http://www.vracanada.com)

## **Physiotherapists**

A Physiotherapist will test the injured party's physical abilities after the accident. They will prescribe therapy to help restore strength, flexibility and other basic physical abilities that may have been affected by the injury.

More information on Physiotherapists can be found at the webpage of the Ontario Physiotherapy Association: [www.opa.on.ca](http://www.opa.on.ca)

## **Psychologists/Family Counsellors**

A Psychologist or Family Counsellor will treat any non-physical issues that may occur as a result of the accident. Their job is to help manage any emotional and psychological effects that may arise as a result of the sufferer's injuries.



# Frequently Asked Questions

## **Why do I need a Personal Injury Lawyer?**

Personal Injury Lawyers play a vital role in ensuring that your case is dealt with efficiently and effectively. We make sure that your rights are properly protected and that any needed medical treatment is received. Initial consultations are free of charge and help inform you of your options and determine if you have a case.

An experienced lawyer, like those at Singer, Kwinter, will help you understand the long-term effects of any injuries. We will explore what benefits are available to you and your family, and refer you to various specialists who will assist in the recovery.

## **How soon after an accident or loss should I consult a lawyer? Does this mean my case will go to trial?**

There may be very strict time limits in which claims must be issued or notices served. You should consult a lawyer immediately after an accident or loss to make sure that these limits are not missed.

A highly competent lawyer will settle virtually all of their cases. It can safely be said that approximately 95% of personal injury cases are settled without going to trial.

## **How long will my claim take to settle and how much will I recover?**

Unfortunately, neither question is capable of being answered during the initial interview or during the initial stages of a claim. As more information becomes available, your lawyer may be able to provide you with an estimated amount of compensation and the time period in which your claim will be resolved. Often claims are settled within the first two years of existence. However, if a claim is complex or involves multiple defendants, it can take 2 to 6 years to resolve.

## **How should I proceed with my insurance company? Do I need a lawyer?**

As soon as you have notified your insurance company of your intent to make a claim, they will begin their own investigation. You don't need a lawyer, but it is in your best interest to have one involved. Without one, you will be at a severe disadvantage in any dealings with the insurance company. Insurance companies retain professional adjusters who work for the insurance company's interests and are hired to save the insurance company money, usually at your expense. Retaining a lawyer will result in a substantially higher settlement for you and the insurance company will usually cover some of lawyer's fees.

*If you or someone you know, has been injured in an accident, or is facing denial by an insurance company, contact Singer, Kwinter. We can help!*



**SINGER, KWINTER**  
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**The Polo Centre  
1033 Bay St., Suite 214  
Toronto ON M5S 3A5**

**Phone: 416.961.2882  
Toll Free: 1.866.285.6927  
Fax: 416.961.6760**

**[info@singerkwinter.com](mailto:info@singerkwinter.com)  
[www.singerkwinter.com](http://www.singerkwinter.com)**

