

LAW OFFICE OF MALHOTRA, STAYSHYN^{LLP} & WILSON

YOUR
PERSONAL
INJURY LAWYERS

Fall 2010 Issue

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EXPERIENCE*

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Peter M. Shen

The Law Firm of Malhotra, Stayshyn & Wilson is pleased to announce that Peter M. Shen has joined the firm to continue practicing Personal Injury Law.

Peter is a graduate of the University Of Windsor, Ontario, where he received his Bachelor of Arts in Math, an M.B.A and his LL.B. He was called to the Ontario Bar in 1979. Since this time, Peter Shen has practiced law with a major municipal government, a major law firm in Toronto, and also major Chinese law firm in Toronto. He has also held a private practice in various areas of law.

Currently, Peter Shen's practice involves Personal Injury and Immigration Law, with offices in Mississauga and Hamilton.

Peter is also an active member of the Hamilton Community Chinese Centre and the Mississauga Chinese Business Association. He has clients in other countries such as China, Hong Kong and India. Peter also speaks Mandarin and Cantonese.



Beware of MIG— “Minor Injury Guideline”

As of September 1, 2010, if accident related injuries are considered to be a “Minor Injury” then the total amount payable for medical assessments and rehabilitation is restricted to \$3,500.00. The Statutory Accident Benefits Schedule defines a “Minor Injury” as one or more of a sprain, strain, whiplash associated disorder, contusion, abrasion, laceration or subluxation and includes any clinically associated sequelae to such an injury. In most cases, when one is diagnosed with a “Minor Injury” related to a motor vehicle accident, the \$3,500.00 will not be sufficient to effectively treat these injuries. Therefore, it is important to get out of this “Minor Injury” classification. When one's injuries are more serious, the amount increases to \$50,000 or \$100,000 (if one has opted into this coverage).

In certain circumstances an injured person will be excluded from the “Minor Injury” classification. When a doctor or treator completes the Accident Benefits Form following a motor vehicle accident ensure pre-existing conditions that will impact recovery are noted and/or every injury, symptom, complaint and psychological sequelae is also noted. It is best to discuss your options with a personal injury lawyer.

Why Choose Us?

Experience and Results - You get an experienced team of litigators who fight to get you the highest compensation and best health-care treatment while having an exceptional record for outstanding results.

- No Legal Fees Unless You Win!
- No Obligation- FREE consultation
- We Will Come to Your Home or Hospital Room
- We Will Get You The Best Medical Care
- We Have Successfully SETTLED MILLIONS OF DOLLARS in Injury Claims

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SUMMARY OF CHANGES TO ACCIDENT BENEFITS

OPTIONAL BENEFITS

Below is a summary of the most common standard benefits which will become optional effective September 1, 2010. This summary also discusses what you are entitled to if you choose to pay for these benefits when renewing your Automobile Insurance policy after September 1, 2010.

Housekeeping and Home Maintenance: If you are in an accident and have purchased this benefit, you will be entitled to \$100.00 per week for help with your household chores and the maintenance of your home.

Caregiver Benefits: If you are the primary caregiver of young children or a stay at home mom, this benefit would entitle you to receive help with care giving of your children. In other words, if you are injured and have difficulties looking after your children, or if you have to attend your medical appointments and go for treatment, you would be reimbursed the cost of a nanny or a babysitter by your insurer.

Non-Earner Benefits: If you are a retired individual, this would be the most important benefit for you to receive. It would entitle you to an additional \$165.00 per month after the first 26 weeks.

BENEFITS WITH LIMITED COVERAGE

Medical and Rehabilitation Benefit: The new standard coverage for this benefit will be limited to \$50,000.00. If you want the current standard coverage of \$100,000.00 you will have to opt into this when renewing your automobile policy. Any type of significant motor vehicle injury will require more than \$50,000 in medical and rehabilitation costs.

Attendant Care Benefits: These benefits will be reduced from \$72,000.00 to \$36,000.00 if you do not purchase this additional coverage when renewing your automobile policy. These benefits are important if you are unable to care for yourself as a result of injuries sustained in a motor vehicle accident and you must hire an aide or attendant to help with your activities of daily living.

We strongly recommend you consult with your broker to ensure you have proper automobile insurance coverage to protect yourself and your family. Inadequate coverage may result in personal exposure to law suits and expensive medical bills for you and your family needs.

Call us to learn more!!!



"They were referred by another lawyer. I was in an ATV accident in January 2000 and they took my case. They were very helpful in my case and I would recommend them to someone that needs a lawyer to fight their motor vehicle accident."

Thanks

S.H.

Dunnville, Ontario