



HEALTH, LIFE & DISABILITY INSURANCE

Chairs

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While all insurance disputes are potentially complex, claims relating to health, life, and disability insurance are personal in nature and, therefore, particularly sensitive, the issues must be analyzed in a competent and logical manner, cognizant of the rights and duties of the insurer and insured, and with due regard and respect for the confidential underpinnings of the relationship. These principles govern our services in this field of insurance law from the initial coverage opinion, through alternative dispute resolution processes and, if necessary, litigation. We are attuned to the special dynamics.

Services

Our Health, Life, and Disability Insurance Group is well-versed in guiding insurers, insureds, and brokers through the legal analysis, strategy formulation and tactics needed to resolve disputes and, when required, respond proactively.

We represent clients in matters arising out of:

- Short and Long Term Disability Policies;
- Accidental Death and Dismemberment Insurance;
- Life Insurance;
- Out of Country Medical Insurance;
- Critical Illness Insurance;
- Creditor Disability/Life Insurance disputes; and
- Health and Dental Care Benefits.

A prompt and early response is frequently the best method to contain the effects of fraudulent conduct. Should fraud be suspected in any form at any time, we urge our clients to contact the Civil Fraud Recovery Group as quickly as possible.

Recent Publications

- *Care for the Elderly and the Duty to Supervise*
- *Ontario Court of Appeal releases decision in expert evidence case*
- *A Challenge to Anonymity for Donor Offspring*