

Let's talk insurance

RIGHT SIDE OF THE LAW

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I am happily surprised that the next provincial election may be centered on insurance. Let's face it, insurance is not a sexy issue that people tend to want to discuss, but it is something we all need.

And I guess I am: I see people suffering every day after they are in an accident. I see that it takes two to four years for lawsuits

to settle and in the interim people are financially destroyed.

My clients take out loans, borrow money from friends and family and even sometimes have to resort to shelters, waiting for their claim to materialize. They do all of this in pain.

I appreciate that there is fraud out there but we need to shift the discussion to the majority of the cases which are the legitimate claims. What you need to know as a consumer is make sure you have a good policy in place.

If, heaven forbid, something happens to you or your family, ensure you are properly covered. Speak to a broker. The cheapest is not always the best. If you want to know if your salary is covered

if you cannot work, ask about that. Most standard policies only pay you a maximum of \$400 a week. Insurance brokers are trained to deal with these questions and advise you what is right for you and your family.

I think the issue for this election should not be the rates but rather what you get for your money. In the interim while the politics get sorted out, make sure you and your family are properly covered. ■

Sandra Ziskind provides an educational article for viewing, it should not be construed as legal advice. If you need Legal advice, please contact a lawyer or Sandra Ziskind at 416 850 PAIN



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