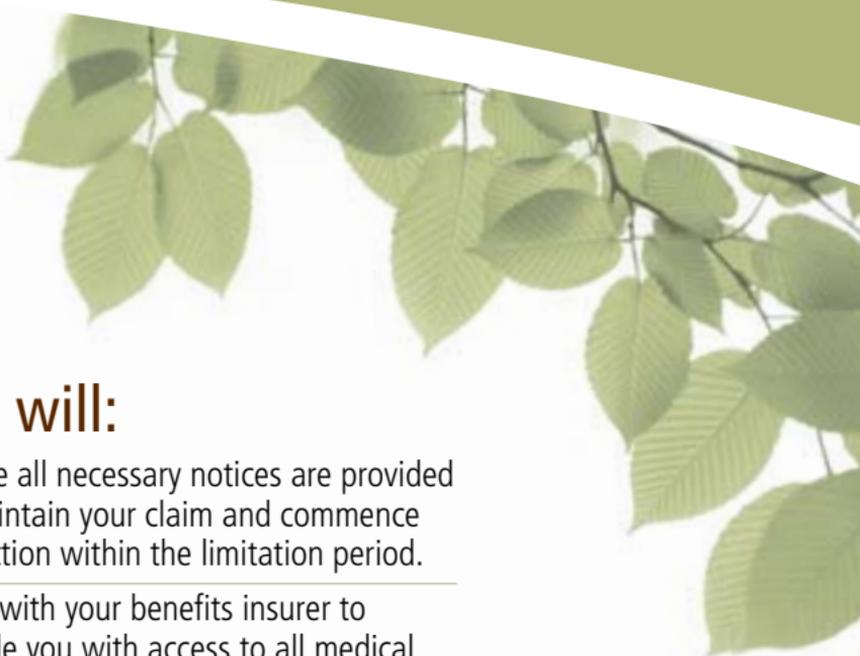


Your Guide to Recovery



**Paquette
Travers &
Deutschmann**
PERSONAL INJURY LAWYERS

Committed to Your Future



We will:

Ensure all necessary notices are provided to maintain your claim and commence the action within the limitation period.

Work with your benefits insurer to provide you with access to all medical and rehabilitation funds.

Assist in any statements that may be required by an insurance company and advise when the request is appropriate, and protect your rights to a claim.

Review and recommend service providers, whether in the local community or other experts, beyond what is referred by your insurer.

Work to arrange access to medical and rehab services early to maximize your recovery.

Help you and your family obtain sufficient compensation for your future needs.

Provide you with updates on your matter and respond to your requests for information in a timely manner.





Our Personal Injury and Disability team is there for you!

We can help you with claims arising from:

- Car Accidents
- Motorcycle Accidents
- Pedestrian and Bicycle Accidents
- Wrongful Death
- Denial of Accident Benefits
- Slip and Fall/Trip and Fall Accidents
- Occupier Negligence
- Disability Claims Denied

Our team can assist you or a family member with your injuries including:

- Brain or Head Injury
- Spinal Cord Injury (paraplegia and quadriplegia)
- Fractures and Orthopaedic Injury
- Chronic Pain and Fibromyalgia
- Depression and Post Traumatic Stress

Were you injured in a car accident?

Under no fault insurance, you may still have a claim for damages. If your injuries meet the threshold for a permanent and serious injury, you can sue for damages including pain and suffering, economic losses including both past and future income, medical and rehabilitation expenses and housekeeping and home maintenance services. Car insurance claims are very complicated and you should contact our personal injury lawyers for a consultation.

"Our experience with Rob Deutschmann's office was nothing short of spectacular! Rob and his staff were supportive and understanding of my condition and, when it came to business, their knowledge and experience resulted in a positive outcome."

– D. W. (Elmira)





Having trouble with your accident benefits provider?

In most cases, you are entitled to medical and rehabilitation benefits for a 10 year period following your car accident. We ensure that your insurer fulfills their obligations to you and when necessary, we will dispute any denial to have your benefits reinstated or that proper compensation is paid.

Have you been injured because of another person's negligence?

Whether a slip and fall or trip and fall, you are still entitled to be compensated. Our personal injury team will act quickly to assess liability and identify the extent of negligence by the at fault party. We will then be able to properly assess your claim and determine the approach to be taken for compensation.

Were you denied Long Term Disability benefits by your insurer?

You expect that the coverage that you have been paying for will be available to you when you are disabled. Unfortunately, your disability insurer has denied your benefits at a time when you need them most. We have been successful in helping clients get their coverage reinstated or receive full and fair compensation.

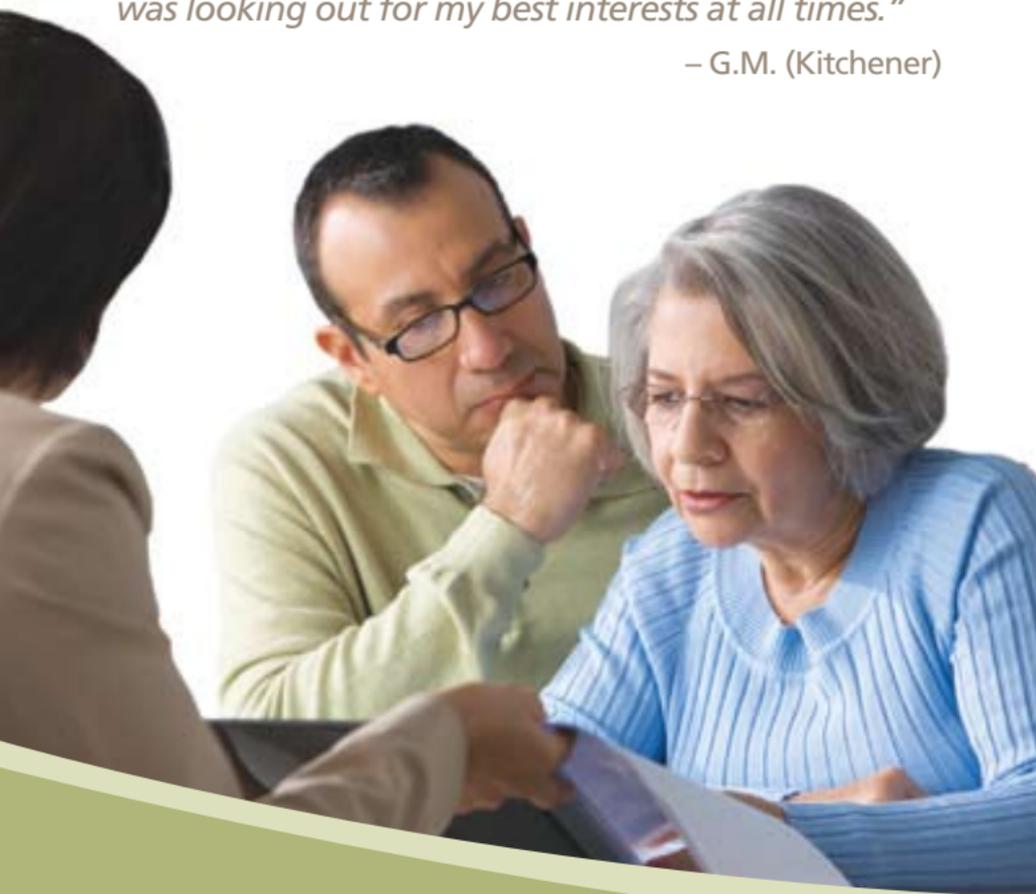


Strict time limitations to sue

There are very strict time limits that apply to personal injury claims. Many of these limitations are specific to the type of accident that you have been involved in. Failure to comply with a time limitation can affect your ability to claim for damages against the at fault party. You should consult one of our personal injury lawyers immediately to review your matter and ensure that you do not lose the right to sue.

"I found this time to be most difficult for me, with regards to pain and worry, and I found the staff to be most helpful, always polite and professional. I feel comfortable in feeling that Rob got the best deal possible for me during mediation and that he was looking out for my best interests at all times."

– G.M. (Kitchener)



Some key dates:

Inform your car insurance company about the accident **within 7 days of the accident.**

Complete your Accident Benefit Application package **within 30 days of the accident.**

Send written notice of your claim to the at fault driver **within 120 days of the accident.**

Where an accident benefit has been denied by your insurer, then arbitrate or litigate **within 2 years of any denial.**

Start a law suit for damages against the at fault driver **within 2 years of the car accident.**

Where you have been denied long term disability benefits then start a claim **within 2 years of the original denial date.**

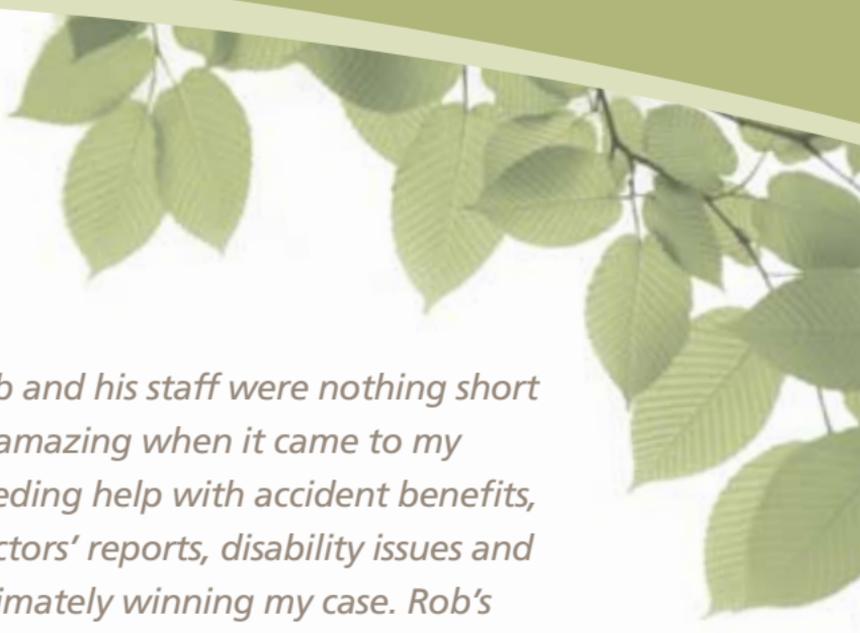
When you are in a car accident the usual limitation period is 2 years to start a claim. In special circumstances, like a car accident, the limitation period may start from a later date. The issue is when did you discover that you had a permanent and serious impairment of an important physical or psychological function (the Threshold question). For example, with soft tissue injuries, the expectation is that you will get better through treatment and return to work. Unfortunately, with time, it becomes apparent that you will not improve and that the injury may be permanent. Your limitation period could start at that time. Every case depends on the fact situation. You should review the matter with one of our personal injury lawyers without delay.

Some Frequently Asked Questions:

Why should I choose a Personal Injury Lawyer from Paquette Travers and Deutschmann?

We only act for injured victims. We do not act for insurance companies. Led by Robert Deutschmann, our personal injury team includes people experienced in all aspects of personal injury claims, insurance law and litigation. We assist you with your claim against the at fault party to ensure you receive full and fair compensation. We also have extensive experience in dealing with Accident Benefit claims. Our team will work with your medical and rehabilitation service providers to help you obtain proper diagnosis and treatment for your injuries. Our office utilizes the latest computer and scanning technology and file management software to assist us to stay updated on your matter and to keep you better informed about the status of your claim.





“Rob and his staff were nothing short of amazing when it came to my needing help with accident benefits, doctors’ reports, disability issues and ultimately winning my case. Rob’s knowledge, compassion and experience helped make my case resolve as quickly and painlessly as the law permits. Rob’s commitment to the truth, service and to me as a client was exceptional throughout. I would highly recommend Rob and his firm to anyone seeking legal representation.”

– P. J. (Cambridge)

Will I have to pay any fees and how is your law firm paid?

Our firm operates on a contingency fee arrangement. That means that we get paid when you get paid. We take care of all disbursements and out-of-pocket expenses and only recover them when a final settlement is obtained. We do not ask you for any retainer fees. We will provide you with a written retainer agreement so you will know exactly what the fee arrangement will be.



How long will my claim take?

A case can settle at any time. However, in order to ensure that you receive proper advice and representation from us, there are many factors that have to be considered before settling your claim. Usually, the more serious your injuries, then the longer it takes to settle your claim. We need to obtain the proper medical assessment regarding your injuries and the effect that the injuries have on your life, your ability to work and to carry out your usual activities of daily living, presently and in the future. In most instances you can expect a personal injury claim to last anywhere from two to four years.

What is my claim worth?

It is difficult to assess the value of your claim without considering a large number of factors. These include the nature of your injury, the cause of the injury and the impact that the injury has on your ability to work and/or on your activities of daily living including homecare and recreational activities.



What will I be compensated for?

Every claim is unique. No two claimants share the same life, suffer the same injuries or recover at the same pace. After a period of recovery, with the assistance of medical reports outlining your diagnosis and prognosis, we are in a better position to assess general damages, past and future income loss, future medical expenses and housekeeping and home maintenance expenses and any other area of damages that would apply to your circumstances. Also, family members may have a claim arising from your injuries.

How long will the process take and will my claim go to court?

While most personal injury claims settle before a trial, a typical case can take 2 to 4 years to resolve. Personal injury claims may settle through a negotiated settlement either directly with insurance or legal representatives for the at fault party or through a settlement mediation. Before attempting any settlement, it is important to have a thorough understanding of your injuries and their impact on your work and life.

What should I be doing right now?

For car accidents: Contact your car insurer immediately and apply for Accident Benefits.

Track your expenses and keep all receipts: Out-of-pocket expenses are recoverable, including housekeeping expenses, medications, renovations related to injury, assistive devices and equipment and visitor expenses.

Maintain a recovery journal: Track contact information for medical professionals and appointments. Also record how you are feeling in any work or in activities of daily living including work around the home and any recreational activities. What were your symptoms, what activities brought them on, how were you affected, and what you did to try and resolve the symptoms.

Call Paquette Travers and Deutschmann Law for a free consultation. We make home and hospital visits.

Our Commitment to you

Our commitment is to ensure that you receive exceptional service in advancing your personal injury claim. We will work to keep you updated about your claim and to return your calls promptly. Our team understands that your needs are immediate and serious and we will work to ensure that you receive prompt and effective service. We understand that the injuries you suffer from may have a devastating impact on your ability to work and to enjoy your usual activities of life. We are committed to providing you with the best result and above all, we are committed to your future.

"I have great respect for the personal injury team of Paquette Travers and Deutschmann. They treated me with compassion and showed great patience. They always had time to answer my questions related to the complexities of no-fault insurance and the law. Unlike some firms, I never felt like a case number! Their efficiency and confidence in their knowledge of the law helped me to feel like I would be taken care of to the best of their ability."

– D.S. (Waterloo)



A brief review of some key terms and individuals important to your claim:

Accident Benefits: Medical and income benefits that are payable by your car insurance company. These benefits are available to anyone hurt in a car accident, regardless of fault. You are provided with coverage for a 10 year period after the accident. Where an injured person is deemed to be catastrophically impaired, then that person is entitled to enhanced medical and rehabilitative services over a life time.

Adjuster: An individual who acts on behalf of the insurance company to gather information, assess and monitor insurance claims. There will be an adjuster for accident benefit claims and an adjuster on behalf of the insurer for the at fault party.

Case Manager: An individual that is assigned to assist a person who is deemed to be catastrophically impaired with obtaining medical and rehabilitation services.



Catastrophic

Impairment: A designation that is provided under the Accident Benefits schedule according to specific definitions. These include a Glasgow Coma Scale rating of 9 or less or the amputation or other impairment causing the total and permanent loss of use of one or both arms or one or both legs. A person who is deemed to be catastrophically impaired is entitled to a higher level of medical and rehabilitation benefits and attendant care benefits over a life time.

Occupational Therapist (OT): The member of a rehabilitation team who helps maximize an injured person's independence. The OT will do an in home assessment. OT's teach daily living activities, health maintenance and self care, and consult on equipment choices.



Rehabilitation Support

Worker: This person provides residential support services for clients in a rehabilitation assessment or training center. Work involves assisting or instructing clients in the development of independent living and personal care skills, monitoring health and safety needs, and providing continuance of services essential for adequate habilitation.

Retainer Agreement: An agreement that is signed between the injured person and the personal injury lawyer which outlines how the personal injury lawyer will be paid for the services provided. Our firm's approach is to charge a fee only after there has been a lump sum settlement. Our fee is a percentage of the settlement. This is also referred to as a contingency fee. We will provide you with a written retainer agreement when you hire our firm to act on your behalf. You will not be required to provide us with any payment as we will cover all litigation costs and disbursements. No amount is paid back unless there is a settlement in your personal injury matter.

Check out our website www.deutschmannLAW.com for more information.

We Understand

You have suffered an injury that is having a significant impact on your life, affecting your ability to function at home and/or at work. You continue to suffer both personally and financially. You thought your injuries would have resolved already and did not expect that they would continue to affect you to the degree that they have. You are wondering whether these injuries will ever resolve or whether you will have to live with the pain and symptoms for the rest of your life. If that is the case, then how will you sustain yourself and your family? You are confused about the insurance process and are having difficulties. You are concerned about the future for yourself and your family. You want to know if you have a claim and what you can be compensated for.

We can help.

We understand how you are feeling. We are one of the region's foremost personal injury law firms.

We are committed to your future.

Our personal injury team only acts for people injured in an accident or suffering from a disability. We do not act for insurance companies. Our practice is focused on you, the injured party, and your family. Our team will help you navigate through this complicated area of law to obtain proper diagnosis and access to all available medical treatment and income benefits. We work with medical and rehabilitation service providers and medical experts assigned to your file.

We will advance your claim against the at fault party to ensure that you receive maximum compensation for your losses.

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Call for Free Consultation



**Paquette
Travers &
Deutschmann**

PERSONAL INJURY LAWYERS

'Paquette Travers' and 'Deutschmann & Associates Professional Corporation' practicing in association.

This brochure is intended for information only and is not offered as advice on your matter.
You should consult a Personal Injury Lawyer.