

INDEX

- accident**
 - defined in case law generally, 89-91
 - *Gibbens v. Co-operators Life Insurance Co.*, 91-95
 - *Wang v. Metropolitan Life Insurance Co.*, 91
- accident and sickness coverage, distinguished from life insurance**
 - age, 3
 - commencement, 2, 43
 - generally, 1-2
 - representations, 2-3
 - termination, 3
- accident and sickness insurance legislation across Canada, Table of Concordance, Appendix B**
- Administrative Services Only (ASO) Plans, 167-168**
- adverse cost insurance, 170-171**
- age**
 - age limit, 3
 - misstatement in group insurance or creditors' group insurance, 3
- agents**
 - CLHIA guidelines, 208
 - delivery of policy to, 22, 44
 - generally, 8-9
 - insurer's, 8, 18, 22, 35-36
 - language issues, and, 37
 - misrepresentation, 34-36
- alcoholism, exclusion clause, 75, 76**
- alternate employment, availability, 68**
- anxiety claims, see depression and anxiety claims**
- approval receipts, 25-26**
- arbitration/collective agreement, lawsuits where benefits governed by, 156-158**
- ASO Plans, 167-168**
- award, lump sum, future benefits, 161-162**
- bankruptcy of insurance companies, 211-212**
- bifurcation of issues at trial**
 - Alberta, 193-194
 - British Columbia, 192-193
 - generally, 188-190
 - Ontario, 190-192
- burden of proof**
 - generally, 68-69
 - onus on insured, 60
 - onus on insurer
 - reversal of reverse onus rule, 70-72
 - reverse onus rule, 69-70
 - shifting onus of proof, 72-73
- Canadian Council of Insurance Regulators (CCIR), 210-211**
- Canadian Life and Health Insurance Association (CLHIA)**
 - generally, 7

Index

- Canadian Life and Health Insurance Association (CLHIA) (*cont'd*)
- Guidelines, 7, 51, 208, 211
 - Position Statement on Genetic Testing, 205
- Canadian Life and Health Insurance Compensation Corporation (COMCORP)**, 211
- chronic fatigue syndrome**, 82, 99, 100, 103, 105, 176
- chronic pain**, 83, 99, 102, 104, 106
- claim liability**, *see* burden of proof, exclusion clauses, loss of insurance coverage and occupation, disability and
- CLHIA Guidelines**, 7, 51, 208, 211
- collective agreements, lawsuits where benefits governed by**, 156-158
- conditional receipts**, 25
- consumer protection**, 211
- contracts**
- parties to, 11-13
 - policy language not mandated, 13
- coverage**
- approval receipts, 25-26
 - change in insurability, effect of, 23-24
 - commencement, 21-23, 43
 - conditional receipts, 25
 - effective on delivery of policy, 43
 - forfeiture, relief from, 46-49
 - grace period, 45-46
 - interim, 24-25
 - lapse, 45-46
 - loss of, 76-78
 - notice of termination of, 51-52
 - pre-existing condition exclusion clauses, 52-54
 - reinstatement, 49-50
 - temporary binding receipts, 26
 - termination, 44, 50-51
- CPP disability benefits**
- evidence of disability, as, 112
 - reduction of LTD benefits, and, 119-121
- creditor disability insurance**, 13-15
- critical illness insurance**
- critical illness vs. long-term disability claims, 196
 - definition, 195
 - denial of benefits
 - exclusion clause, 198-201
 - lack of “covered condition” or “covered critical illness”, 196-197
 - misrepresentation or non-disclosure in application, 201-204
 - survival period not met, 196
 - genetic testing, disclosure and, 204-206
- damages**
- aggravated, 173-179
 - bad faith, failure to provide insured with copy of policy, 19
 - case law, 182-187
 - extra contractual, privilege and, 164-165
 - punitive
 - against insureds, 187-188
 - generally, 179-181
 - limitation period, 142
- depression and anxiety claims**
- archaic case law, 86

Index

- depression and anxiety claims (*cont'd*)
 - case law involving psychiatric conditions, 81-83
 - DSM-V criteria for major depressive disorder, 83-84
 - generally, 79-81
 - global assessment of functioning, (GAF), 81-83
 - necessary treatment, 86-87
 - recent case law, 84-85
 - suicide risk, 87-88
- disability**
 - burden of proof, 68-73
 - CPP as evidence of, 112
 - policy definitions, 55-56
 - total disability defined, 56-67
- dismissal, wrongful, employer's avoidance of damages, and**, 124
- DSM-V criteria for major depressive disorder**, 83-84
- duties**
 - disclosure, 28-32
 - disclosure of social media accounts, 113-118
 - disclosure of surveillance evidence, 106-107
 - disclosure on reinstatement, 50
 - mitigation, 73-74
 - work through pain, 75
- effective date of insurance**, 22-23
- employment**, *see also* occupation, disability and
 - notice period, extension of LTD coverage during, 125-128
 - severance pay, reduction of LTD benefits, and, 124-125
- evidence**
 - alternative occupations, 111
 - court-ordered medical examinations, 107-109
 - CPP as evidence of disability, 112
 - plaintiff, of, 112-113
 - social media accounts, 113-118
 - subjective medical conditions, 99-102
 - surveillance, 102-107
 - treating physicians, of, 97-99
 - treatment, requirement of, 110-111
- exclusion clauses**
 - alcoholism, 75,76
 - criminal offence, disability caused by, 75
 - critical illness, denial of benefits, 198-201
 - failure to remain under medical care, 75
 - incarceration, 76
 - pre-existing condition, 52-54
 - substance abuse, 76
- extra contractual damages**, *see also* damages
 - privilege, and, 164-165
- fibromyalgia**, 99-102, 104, 106, 144, 174, 176
- forfeiture, relief from**, 46-49
- fraudulent misrepresentation**
 - generally, 37-39
 - premium refund not required, 39
 - underwriters, duties, 39-41
- future benefits, lump sum award**, 161-162

Index

- Gibbens v. Co-operators Life Insurance Co.*, definition of accident, 91-95**
- global assessment of functioning, (GAF), 81**
- grace period, 45-46**
- group certificate, 17-18**
- group coverage, termination, 50-52**
- group creditor's insurance**
- administration of plan, 16-17
 - generally, 13-15
 - group certificate not required, 17
 - Group Insurance Guidelines, and, 208
- group insurance**
- administration by insurer, 15-17
 - age misstatement, 3
 - group certificate, 17-18
 - providing policy to insureds, 18-19
 - self-administered groups, 15-16
 - termination, 50-52
- guidelines**
- CLHIA guidelines, 7, 50, 51, 208, 211
 - CRA Guidelines, 161
 - DSM-V, mental illness diagnostic guidelines, 83-84
 - Group Insurance Guidelines, 208
 - industry guidelines, 7, 12, 23
- hazardous occupation, 3, 4**
- Hospitals of Ontario Pension Plan (HOOPP), reduction of LTD benefits, and, 121-122**
- insurability**
- change in, effect, 23-24
 - insured uninsurable, misrepresentation and, 41-42
- insurable interest, 21-22, 209**
- Insurance Act*, selected sections, Appendix A**
- jury trials**
- Alberta, 155
 - British Columbia, 155
 - Manitoba, 156
 - New Brunswick, 156
 - Newfoundland & Labrador, 156
 - Nova Scotia, 156
 - Ontario, 154-155
 - Prince Edward Island, 156
 - Saskatchewan, 155
- lapse**
- forfeiture, relief from, 46-49
 - overpayment, and, 45
 - reinstatement, 49-50
 - 30-day grace period, 45-46
- life insurance distinguished from accident and sickness coverage**
- age, 3
 - commencement, 2, 43
 - generally, 1-2
 - representations, 2-3
 - termination, 3
- limitation periods**
- defence accepted (Ontario), 141-142
 - defence rejected (Ontario), 140-141
 - denial, clear and unequivocal, 143-146
 - failure to prosecute action, 152
 - late written notice of claim, 151
 - no duty to inform insured, 151-152

Index

- limitation periods (*cont'd*)
 - punitive damages claims, 142
 - rolling limitation periods, 146-151
- limitation periods, provincial legislation**
 - Alberta, 136-139
 - British Columbia, 135-136
 - Manitoba, 140
 - New Brunswick, 139
 - Newfoundland and Labrador, 139
 - Nova Scotia, 139
 - Ontario, 132-134, 140-142
 - Prince Edward Island, 140
 - Saskatchewan, 140
- litigation process**
 - adverse cost insurance, 170-171
 - arbitration/collective agreement, benefits governed by, 156-158
 - ASO Plans, 167-168
 - bifurcation of issues, 188-194
 - expedited trial, 171
 - future benefits, lump sum award, 161-162
 - judge or jury, 154-156
 - mandatory interlocutory injunction for payment of benefits, 163-164
 - prejudice, 171-172
 - privacy, 168-170
 - privilege, 164-165
 - proper forum, 167
 - suing claims staff personally over denial of benefits, 166
 - summary judgment, 167
 - taxability of LTD settlements, 158-161
- loss of insurance coverage, 76-78**
- mandatory interlocutory injunction for payment of benefits, 163-164**
- materiality and duty to disclose, 32-34**
- medical assessments, case law, Appendix E**
- medical conditions, subjective, 99-102**
- misrepresentation**
 - case law, Appendix C
 - critical illness insurance, denial of benefits, 201-204
 - duty to disclose, 28-32
 - fraudulent misrepresentation, 37-39
 - insured was uninsurable, 41-42
 - language issues, 37
 - materiality, 32-34
 - premium refund not required, 39
 - signature of insured binding, 34-36
 - *uberrimae fidei*, 28
 - underwriters, duties of, 39-41
- occupation, disability and**
 - alternative employment, 68, 111
 - any occupation, 57-67
 - burden of proof, 68-73
 - mitigation, 73-74
 - own occupation, unable to carry on, 56
 - *Sucharov v. Paul Revere Life Insurance Co.*, 59-67
 - work avoidance, 62
- offsets/integration of benefits**
 - CPP disability benefits, 119-121
 - Hospitals of Ontario Pension Plan (HOOPP), 121-122
 - notice period, extension of LTD coverage during, 125-128

Index

- offsets/integration of benefits (*cont'd*)
 - severance pay, 124-125
 - subrogation, 128-130
 - Workers' Compensation benefits, 122-123
- Personal Information Protection and Electronic Documents Act (PIPEDA)***, 168-169
- pre-existing condition exclusion clause**, 52-54
- premiums**
 - overpayment, no duty to apply to future premiums, 45
 - payments as condition for coverage, 43-44
 - pre-existing condition exclusion clause, 52-54
 - refund not required where fraudulent misrepresentation, 39
- privacy**, 168-170
- privilege**, 164-165, 168
- psychiatric conditions, case law involving**, 81-83
- receipts**
 - approval, 25-26
 - conditional, 25
 - interim, 24-25
 - temporary binding, 26
- regulation of disability insurance industry**
 - bankruptcy of insurance companies, 211-212
 - Canadian Council of Insurance Regulators (CCIR), 210-211
 - CLHIA Guidelines, 208
 - consumer protection, 211
 - generally, 207
 - regulators, 209-211
- *Uniform Insurance Act*, 208-209
- reinstatement**
 - duty of disclosure on, 50
 - generally, 13, 49-50
 - suicide risk and, 87, 163
- reverse onus rule**
 - generally, 69-70
 - reversal of, 70-72
- severance pay, reduction of LTD benefits, and**, 124-125
- social media accounts as evidence**
 - not producible in common law provinces, case law, 116-118
 - Ontario legislation, 113-114
 - producible in common law provinces, case law, 114-116
- Société canadienne d'indemnisation pour les assurances de personnes (SIAP)**, 211
- statutory conditions**, 4-7, 13, 44, 134, 147
- subrogation/reimbursement of benefits**, 128-130
- Sucharov v. Paul Revere Life Insurance Co.***, total disability and, 59-67
- suing claims staff personally over denial of benefits**, 166
- surveillance evidence**
 - disclosure, 106-107
 - generally, 102-103
 - insurers, cases helpful to, 103-104
 - plaintiffs, cases helpful to, 105-106
- Table of Concordance, accident and sickness insurance legislation across Canada, Appendix B**

Index

- taxability of LTD settlements**, 158-161
- temporary binding receipts**, 26
- termination**
- generally, 3
 - group coverage, 50-51
 - notice of, 51-52
- total disability**
- case law, Appendix D
 - defined, generally, 56-67
 - *Sucharov v. Paul Revere Life Insurance Co.*, total disability and, 59-67
 - work avoidance, 62
- uberrimae fidei*, 28
- underwriters, duties**, 39-41
- Uniform Insurance Act*, 208-209
- waiver, reliance on policy provisions, and**, 46
- Wang v. Metropolitan Life Insurance Co.*, definition of accident, 91
- WCB benefits, reduction of LTD benefits, and**, 122-123
- work avoidance**, 62
- wrongful dismissal, employer's avoidance of damages, and**, 124
- WSIB benefits**, 123

