

# How To Strengthen Your Long-Term Disability Claim



**Securing long-term disability (LTD) benefits in Ontario is not a guaranteed process, even if you believe your case is straightforward. Many claims are denied due to missing documentation, miscommunication, or a lack of clarity about the claimant's condition. By taking proactive steps to strengthen your claim, you can significantly improve your chances of success.**

The foundation of a strong LTD claim is a thorough understanding of your insurance policy. Begin by carefully reviewing the terms of your policy to understand what qualifies as a disability, the percentage of income replacement, and any limitations or exclusions. Pay close attention to how the policy defines disability, as this will guide the medical and occupational evidence you'll need to provide.

Medical evidence is the most critical aspect of your claim. Insurers rely on clear, comprehensive documentation to assess whether your condition prevents you from working. Collaborate with your healthcare providers to ensure their reports explicitly address your inability to perform job-related tasks. Diagnostic test results, ongoing treatment records, and specialists' opinions can strengthen your case further.

Consistency is key when dealing with your insurer. Ensure that the information you provide aligns across all documents, from your initial claim form to the medical reports. Discrepancies can raise red flags and lead to delays or denials. Additionally, avoid exaggerating or downplaying your symptoms—honesty and accuracy are essential.

If you're required to attend an independent medical examination (IME), prepare thoroughly. These exams are conducted by doctors chosen by the insurer and may influence the decision on your claim. Be clear and consistent when describing your symptoms and limitations, and follow up with your own healthcare provider to ensure any discrepancies are addressed.

Finally, keep meticulous records of all communications with your insurer. Save emails, letters, and notes from phone calls, as they can provide valuable evidence if disputes arise. By staying organized and proactive, you can present a well-supported claim that maximizes your chances of receiving the benefits you deserve.

## Long Term Disability Lawyer

Dealing with an LTD claim can feel overwhelming, particularly if you're already managing the challenges of a disability. Consulting with an experienced [long-term disability lawyer](#) can help you navigate the process, avoid common mistakes, and ensure you receive the benefits you deserve. A [disability lawyer](#) can review your policy, gather additional evidence, communicate with your insurer on your behalf, and build your case to ensure you receive a fair result.

*The content of this article is intended to provide a general guide to the subject matter. Specialist advice should be sought about your specific circumstances.*

Author: [Michael Connolly](#)

Boland Romaine Personal Injury Lawyers