



CAMPISI LAW
Injury Lawyers

PATIENT GUIDE

FINANCIAL RESOURCES FOR INJURY RECOVERY IN ONTARIO

Recovering from an injury can create financial strain. This guide outlines support options when:

- You're struggling to afford treatment or rehabilitation
- Insurance benefits are denied or exhausted
- You need help covering living expenses while off work



CHAMPIONS WITH HEART.

Insurance & Legal Compensation Options

1. Private or work insurance

If you have short-term or long-term disability benefits available through your job or a private policy, you should apply for those benefits immediately. That insurance policy is considered the “first payer”, and your car insurance will only cover what your disability policy does not.

SHORT-TERM DISABILITY

Employer-provided coverage for up to 6 months while unable to work.

Check with employer about availability. If unavailable, EI sickness benefits may apply.

LONG-TERM DISABILITY

Begins after short-term disability, sick leave from your employer, and/or EI benefits end.

Coverage: Typically cover 60-70% of current income; may cover up to 2 years if unable to continue work at original job, then requires inability to work at any occupation to continue receiving benefits.

Can you claim accident benefits if you weren't in your car?

Yes. In Ontario, slip and falls or injuries during activities related to the use and operation of your vehicle, like walking to your car, clearing snow, or changing a tire, may qualify for motor vehicle accident benefits.

2. Motor Vehicle Accident Benefits / No-Fault Benefits

In Ontario, if you've been injured in a motor vehicle accident, you have immediate access to no-fault accident benefits through your auto insurance, regardless of who caused the collision.

Type of Benefit	Benefit Owed	Details
WEEKLY BENEFITS		
Income Replacement Benefit	70% of your gross weekly income.	Up to a maximum of \$400 per week, unless you have purchased a higher optional coverage. Not payable for the first 7 days. Qualifying test changes after 104 weeks.
or Caregiver Benefit	Up to \$250 weekly, plus \$50 for each additional person requiring care.	For assistance looking after children, elderly parents or other dependants under your care prior to the accident. This is available only if you sustained a catastrophic injury or you purchased this optional benefit.
or Non-Earner Benefit	\$185 or more weekly.	Available if you do not qualify for the Income Replacement Benefit. Commences 4 weeks after the accident and it is payable for 2 years maximum.
Housekeeping and Home Maintenance Expenses	\$100 weekly maximum.	Only available if you suffer from a catastrophic impairment or if you purchased optional benefits.
Educational Expense Benefits	Maximum of \$15,000.	Available to students of any age or level whose injuries have prevented them from continuing their education
Visitor Expense Benefits	No Limit.	Available to certain members of your family for expenses incurred visiting you during treatment or recovery. Payable for 2 years for non-catastrophic injury. If you have sustained a catastrophic impairment, this benefit is available for life.

Type of Benefit	Benefit Owed	Details
Damage to Clothing	No Limit.	Available to you if your clothing, eye glasses and medical devices were damaged by the accident.
Transportation Expense Benefits	No Limit.	Covers transportation costs including mileage and parking for medical appointments further than 50 km per trip. There are no distance limits if you suffer from catastrophic injuries.
Funeral and Death Benefits	Varied.	Up to \$6,000 for funeral costs. Up to \$25,000 death benefit to spouses or dependants if no spouse. Additional \$10,000 death benefit to all surviving dependants and supported former spouse.
Medical and Rehabilitation Benefits and Attendant Care	<p>Maximum of \$3,500 if you sustain minor injuries. Attendant Care not available.</p> <p>Maximum of \$65,000 for non-catastrophic impairment for 5 years or until 28 years of age if you were younger than 18 at the time of accident.</p> <p>Maximum life time of \$1,000,000 for catastrophic impairments.</p>	<p>Covers cost of services, medical treatments and expenses that are “reasonable and necessary” for recovery including:</p> <ul style="list-style-type: none"> • Medications • Physiotherapy • Counselling (Social Workers or Psychologists) • Occupational therapy • Speech therapy • Assistive devices like wheelchairs • Home or vehicle modifications • Dental treatments • Cost of assessments • Case Manager (for catastrophic impairments only) <p>Other optional benefits listed in your insurance policy.</p> <p>Covers cost of personal care services that you need due to your injuries. Attendant care services may be performed at home or while you are still in the hospital, and include assistance with things like personal grooming, dressing, mobility, exercise and bathing.</p>

3. Fault-Based Lawsuits / Tort Claims

In addition to the accident benefit claim, you may also sue the persons responsible for the accident for the losses caused by their negligence. This is called a tort claim and includes compensation for:

- Your pain and suffering (To a maximum of \$475,000)
- Economic losses such as some of the shortfall between your immediate income loss and the accident benefits you receive
- Economic losses incurred by family members as a result of the accident
- The cost of future medical treatment and care
- The cost of future attendant care
- The negative effects of your injuries on your future ability to earn money in the job market

When to Contact an Injury Lawyer

If your insurance claim is denied, benefits are terminated, or you're unsure about your eligibility for accident benefits or compensation, consult with a personal injury lawyer. Initial consultations are typically free.

- The cost of housekeeping and caregiving needs
- Loss of shared family income
- Out of pocket expenses
- Loss of care, guidance and companionship suffered by your immediate family

4. Other Insurance Sources

You may also have disability benefits through:

- Mortgage insurance
- Student insurance
- Credit card insurance

Review your policy documents or contact your provider to confirm coverage.

Government & Community Programs for Injury Recovery in Ontario

Federal, provincial, and municipal programs can help cover essential living expenses during recovery. Below are key assistance programs for injured individuals in Ontario, each with different eligibility requirements and application processes.

1. Government Disability Programs

This resource outlines government and disability programs that may help cover living expenses and medical care during recovery.

ONTARIO DISABILITY SUPPORT PROGRAM (ODSP)

Provides monthly financial assistance for basic needs (food, clothing, shelter) plus benefits like drug coverage and vision care.

Eligibility: Ontario resident, age 18+, in financial need, meets disability definition. Can apply up to 6 months before 18th birthday.

How to Apply: Contact local Ontario Works office or speak with existing caseworker.

Website: www.ontario.ca/page/ontario-works

EI SICKNESS BENEFITS

Temporary income replacement for workers unable to work due to illness or injury.

Coverage: Up to 15 weeks

Eligibility: 600+ hours of insurable employment in past 52 weeks; normal weekly earnings reduced by 40%+

How to Apply: Submit an online application within 4 weeks of last day of work, typically sick leave must be exhausted first.

Website: www.canada.ca/en/services/benefits/ei

CANADA PENSION PLAN DISABILITY (CPPD)

Benefits for those with severe, prolonged disabilities who cannot work regularly at any job.

Eligibility: Under 65; made CPP contributions in 4 of last 6 years (or 3 of last 6 years, if you have contributed for at least 25 years). Benefits may also be available to dependent children.

How to Apply: Written application form (found here:) and medical report to be completed by doctor or nurse practitioner; mail to nearest Service Canada office with required documents

Website: www.canada.ca/en/services/benefits/publicpensions/cpp-disability-benefit.html

ONTARIO WORKS (OW)

Emergency financial assistance for basic needs (food, rent) when you have little or no income.

Coverage: Monthly financial support; drug and dental benefits

Eligibility: Ontario resident, age 18+, in financial need, willing to participate in employment assistance activities

How to Apply: Contact your local Ontario Works office; bring ID, proof of address, and financial documents

Website: www.ontario.ca/page/ontario-works

Important Note: *This is a program of last resort. If you later win your personal injury case, you may be required to repay OW benefits from your settlement.*

2. Medical & Prescription Costs

Since OHIP doesn't cover everything (physiotherapy, certain prescriptions, medical devices), these programs can help:

TRILLIUM DRUG PROGRAM

Helps Ontario residents with high prescription drug costs relative to their household income.

Coverage: Prescription drug coverage for those without private insurance or with high out-of-pocket costs

Eligibility: Valid Ontario health card; drug costs exceed 4% of household income

How to Apply: Apply online through ontario.ca or complete paper application; requires proof of income

Website: www.ontario.ca/page/get-help-high-prescription-drug-costs

ASSISTIVE DEVICES PROGRAM (ADP)

Provides funding for specialized equipment needed for daily living.

Coverage: Up to 75% of cost for wheelchairs, power scooters, walkers, hearing aids, respiratory equipment, and specialized braces

Eligibility: Ontario resident with valid health card; requires authorization from registered healthcare professional

How to Apply: Healthcare provider completes authorization form; submit to ADP with equipment quote

Website: www.ontario.ca/page/assistive-devices-program

ONTARIO HARDSHIP FUND (MUNICIPAL)

Many Ontario municipalities offer one-time or ongoing assistance for medically necessary items not covered elsewhere.

Coverage: Emergency dental care, medical devices (braces, walkers), vision care, hearing aids—varies by municipality. Program names and coverage vary by region.

Eligibility: Low-income residents not receiving social assistance; financial hardship

How to Apply: Contact your municipal social services office (e.g., Toronto Hardship Fund, Peel Discretionary Benefits)

3. Housing & Utility Assistance

ONTARIO ELECTRICITY SUPPORT PROGRAM (OESP)

Monthly credit applied directly to your hydro bill to reduce electricity costs.

Coverage: \$35-\$113/month credit depending on household size and income

Eligibility: Residential electricity customer; household income below threshold (e.g., under \$52,000 for family of 5)

How to Apply: Apply through your electricity utility's website or by phone; requires proof of income

Website: www.oeb.ca/consumer-information-and-protection/bill-assistance-programs/ontario-electricity-support-program

LOW-INCOME ENERGY ASSISTANCE PROGRAM (LEAP)

One-time emergency grant if you're facing disconnection due to unpaid energy bills.

Coverage: Up to \$500-\$600 toward electricity or natural gas arrears

Eligibility: Residential customer in financial crisis; facing disconnection

How to Apply: Contact your energy utility or a community agency in the LEAP network; requires proof of financial hardship

Website: Check with your utility provider (Enbridge, Toronto Hydro, etc.) or visit www.ontario.ca/page/get-help-paying-energy-bills

HOUSING STABILIZATION FUNDS

Prevents eviction by covering rent arrears or helping you move to affordable/accessible housing.

Coverage: Rent arrears, last month's rent deposit, moving costs. Varies by region.

Eligibility: At risk of homelessness; financial hardship; varies by municipality

How to Apply: Contact your municipal housing services or local community agency. Search "[your city] housing stabilization fund."

4. Food & Community Resources

211 ONTARIO

24/7 phone service connecting you to local food banks, community kitchens, clothing depots, and emergency services in your area.

How to Access: Dial 2-1-1 from any phone or text your postal code to 21121

Website: www.211ontario.ca

FEED ONTARIO

Provincial network of food banks across Ontario.

How to Access: Use the “Find a Food Bank” tool on their website to locate the nearest distribution center in your community

Website: www.feedontario.ca

5. Litigation Loans

Some companies provide “settlement loans” or “legal loans” based on the anticipated value of your personal injury case.

WARNING: We strongly advise extreme caution with these loans. They often carry very high interest rates (20-30% or more) that can significantly reduce your final settlement. Only consider this option if all government programs and community resources above have been exhausted.

Our Recommendation: Before taking a litigation loan, speak with our team. We can review your case timeline and discuss whether other interim support options may be available.



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QUESTIONS ABOUT BENEFITS, DENIALS, OR INJURY CLAIMS?

Contact us for a free consult:

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