



*The Helping Rider's*  
**RECOVERY JOURNAL**

*Second Edition*

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## ***Blink of an Eye***

*In the blink of an eye  
My whole life changed  
In the blink of an eye  
It got all rearranged*

*We had it all  
We were riding that wave  
We rode a long time  
Now it's starting to cave  
We were coasting along, doing well  
In the blink of an eye  
It all went to hell*

*I never thought, I had much  
Until it was gone  
It got rearranged and went all wrong  
We broke that barrier  
We crashed right through  
We're gonna make it  
We'll start anew*

*It's all just stuff  
We can get some more  
We'll move ahead, and open the next door  
Cause in the blink of an eye  
We can change it again  
We'll open the right door  
And step right in*

**Victor F. Hawley**

August 10, 2008

# AIM RECOVERY JOURNAL, Second Edition

## Association For Injured Motorcyclists Vancouver Chapter

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Serving over 250,000 on-and-off road motorcyclists throughout the Province of British Columbia, the Association for Injured Motorcyclists, Vancouver Chapter, is a benevolent, non-profit society registered under the British Columbia Societies Act and holds a federal Charitable Tax Number. Operated solely by volunteers, A.I.M. relies on membership fees and donations for funding.

A.I.M. is committed to assisting injured motorcyclists and their families by providing information regarding rights and specialized legal assistance, emotional support and regular hospital visits, and by helping with aspects of recovery not covered by other agencies.

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*This product is the result of volunteer labor and as such should not be the basis for medical or legal decisions.*

*Further, the producers urge readers to take appropriate medical and legal advice where necessary as this product is a guideline to assist lay people and imposes no legal obligation on the producers.*

*All Items in this Journal are effective at the date of publication only and are subject to change.*

## ACKNOWLEDGEMENTS

Our gratitude to the supporters of AIM whose ads paid for this Journal. Please consider them when you need the goods or services they provide and let others know of their generosity. See page 216 for list of sponsors.

Our thanks to:

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Multiple Sclerosis Society  
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initiating this project, for his expertise in the  
legal-insurance aspects, and for his input and  
guidance in the development of this Journal.

## HOW TO USE THIS RECOVERY JOURNAL

This Recovery Journal is the result of the need to help downed riders. Its purpose is to assist with their recovery and help with the settlement of their claim.

It contains sections for recording important phone numbers, riders rights, how to select a lawyer, information about ICBC including Part 7 Benefits, and about re-licensing.

One section explains who we are and what we do. Another deals with handicap motorcycle modifications. Also included is a section on Income Tax Issues.

The Benefits section covers financial, transportation and housing benefits that you may be eligible for.

Resource Agencies are outlined which help with financial, transportation and housing issues as well as Agencies providing support to those who have sustained brain injury. Recreational resources are covered and there is even a section on inspirational movies to lift your spirits.

The most important section is the 100 Daily Recovery Pages to keep track of your recovery. Record your level of pain and discomfort as well as your improvements and triumphs. Keep track of your medications, phone calls, appointments and expense receipts. This information will be useful to your lawyer handling your claim.

At the end of the Recovery Journal are calendars and a Pocket-Page for keeping business cards and receipts. As well, there are three articles written by lawyers explaining how the ICBC insurance system works. These will help you understand your claim.

***Be sure to fill in the "Ownership/Confidentiality" agreement on page 16 in order to establish attorney-client privilege.***

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## WHY A.I.M. AND WHY THIS JOURNAL ?

*Oh, I get by with a little help from my friends...*

*- The Beatles (eponymous)*

“The idea of an association to help injured motorcyclists started around Al Walker’s kitchen table one night in 1983. Al, Ray Leadbetter, Skip Stuart and myself discussed some of the pitfalls we had experienced in the recovery process after our accidents. None of us had known how to find a good lawyer experienced in handling motorcycle claims, and our support came from friends and family, for those who had family here.

We formed a volunteer society under the British Columbia Society Act and created a network of member/riders who would let us know of any downed riders in need of assistance. Initial funding came from dances and other social events, and from various supporters.

We started hospital visits, formed a network of legal and rehabilitative professionals, and helped where we could. Long time motorcyclist Terry Rea was instrumental in promoting A.I.M. to the motorcycle community and dealers.

We are all very proud that after 30 years A.I.M. is still going strong with additional provincial chapters. It is a testament to the success of our mission statement.”

*Ed Bell, one of the Founding Fathers*



## WHY A.I.M. AND WHY THIS JOURNAL ?

“I joined A.I.M. in the mid-80s and through the years I was on and off the Board of Directors. It has always been a good cause and I have seen A.I.M. help a lot of riders and their families.

I lost my leg ten years ago in a motorcycle accident and as a result I have learned a lot more about ICBC and the different lawyers throughout the province who have confirmed my belief that A.I.M. is still needed. A.I.M. now deals with more riders and we have more information and resources available for the riders.

My congratulations to everybody throughout the 30 years who has participated and worked with A.I.M. keeping this organization helping riders. The gratification from doing this job comes when I see a person doing well afterwards.”

*Dave Munro, President*

“Forty-five years and half-a-million bike miles ago I lost my leg in a motorcycle accident. Going through the recovery process with no support and not being familiar with the legal, medical and insurance systems made me aware of the need for a friend and a guide to help during recovery. In the mid-80s, I joined A.I.M. to help others in the same circumstances.

With the help of those listed on the Acknowledgments page, we have produced this Journal, Second Edition, to assist downed riders in their recovery by providing knowledge of their rights, legal resources, a record of important contacts, a daily record of recovery, a list of benefits they may be eligible for, and a list of resources (many which are free) to help them in their return to self-sufficiency, gainful employment and to their families.”

*Gary Richardson, Director, Visitations*

## OWNERSHIP / CONFIDENTIALITY

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*These notes are for my own private use and for any counsel I intend to retain.*

*They are not to be shared with any other agencies or their representatives.*

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Date

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Print Owner's Name

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Phone Number

---

Owner's Address

---

Owner's E-mail Address

**Lawyer:**

---

Lawyer's Name

---

Phone Number

---

Lawyer's Address

---

Lawyer's E-mail Address

***If found, please return this book to me or to my lawyer***

# IMPORTANT CONTACTS

## Emergency Contact

\_\_\_\_\_ Name

\_\_\_\_\_ Phone

\_\_\_\_\_ Cell Phone

## Family Doctor

\_\_\_\_\_ Name

\_\_\_\_\_ Phone

## Lawyer

\_\_\_\_\_ Name

\_\_\_\_\_ Phone

## A.I.M.

\_\_\_\_\_ Representative

**604 - 580 - 0112**

\_\_\_\_\_ Phone

## Accident

\_\_\_\_\_ Location

\_\_\_\_\_ Date

\_\_\_\_\_ E M S Worker

\_\_\_\_\_ Witness

\_\_\_\_\_ Phone

\_\_\_\_\_ Witness

\_\_\_\_\_ Phone

## Police

\_\_\_\_\_ Officer's Name

\_\_\_\_\_ Title

\_\_\_\_\_ Badge Number

\_\_\_\_\_ File Number

## ICBC

\_\_\_\_\_ Claim Number

\_\_\_\_\_ Adjuster

\_\_\_\_\_ Phone

\_\_\_\_\_ Rehabilitation Coordinator

\_\_\_\_\_ Phone

## Hospital

\_\_\_\_\_ Doctor

\_\_\_\_\_ Surgeon

## GF Strong Rehab Centre

\_\_\_\_\_ Primary Care Nurse

\_\_\_\_\_ Doctor

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# PHONE NUMBERS

<hr/> <b>Name</b> <hr/>	<hr/> <b>Company</b> <hr/>
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## NAVIGATING THE MEDICAL - LEGAL - INSURANCE SYSTEM

Navigating your way through the insurance claim maze can be frustrating. You more than likely are not aware of all the rules. You likely are not aware of all the benefits that are available. Nor are you likely aware of various deadlines. You may need a lawyer's help if you are challenging a decision made by the Claims Adjuster or Rehabilitation Coordinator. In addition to this, you might not be familiar with all the legal terms.

For those who would like to better understand the process of your medical treatment and your insurance claim and settlement, the following is recommended reading.

***Auto Accident Survivor's Guide for British Columbia: Navigating the Medical-Legal-Insurance System "A Consumer Advocacy Guide"***

2005            ISBN 0-9736611-0-0

This book is written in plain language by *Jill Franklin*, who has worked as a paralegal, a therapist, and in financial services. She speaks from first-hand experience as an accident victim who sustained severe injuries with prolonged rehabilitation and recovery.

*Auto Accident Survivor's Guide* objectively informs you of what you can expect from the hospital, the medical system, ICBC, your lawyer, the legal system, and how to deal with each. It follows step-by-step, the entire process from the accident to recovery's end including the settlement.

Used copies can be purchased cheaply off the Internet.

## YOUR RIGHTS

*It is estimated that about 10 % of the world's population lives with some sort of disability - making disabled people the world's largest minority. Disabled people experience a number of social, cultural and economic barriers.*

- United Nations Convention on the Rights of Persons with Disabilities (CRPD), 2006

### THE FOLLOWING ARE YOUR RIGHTS:

*You have the right to speak to a lawyer **before** you make your statement to the police and to ICBC.*

Dignity: - to be treated with respect and dignity regardless of race, gender, age, language, legal status, religious beliefs, sexual orientation, culture or due to illness.

Access to: - the police accident report  
- your ICBC file  
- your medical records  
- a second medical opinion  
- affordable housing  
- physical access to community services

Inclusion: You have the right to ...

- receive clear and complete information about your surgery, medical care and therapy
- a second medical opinion
- know the name of the drugs you are taking, their dosage and possible side effects
- take part in decisions affecting your health and well-being
- be involved in developing your plan of care, treatment and discharge plans
- set goals for what you want to achieve
- have peer support and counseling
- confidentiality



# PATIENTS' RIGHTS

As a patient you have rights. However, you may have to fight for them. Your best ally will be your lawyer.

The following "*Tips for Patients and Families: Navigating the Hospital System*" was provided at a seminar at Vancouver General Hospital on October 28, 1997, by Cathy Palmer, Director of Volunteer Resources.

## Patients' Rights

### 1. Mutual Respect:

- a patient has the right to be treated with respect.

### 2. Open Communication:

- staff are to be open in their communication with the patient. This includes involvement in discharge plans

### 3. Comfort:

- a patient has the right to expect physical and emotional comfort

### 4. Family/Friends:

- a patient has the right to have his/her family and friends involved.

# PATIENTS' RIGHTS

## Tips For Patients

1. **Find A Family Support Person** to attend your doctor's appointments with you and for support. He/she will give you objective feedback and remember questions you might forget.
2. **Write Things Down - Even Questions.**  
Keep a diary.
3. **Ask A Lot Of Questions.** Keep asking until you get answers that you can understand.
4. **Keep Your Family Doctor Informed.** Your family doctor oversees your treatment/ recovery and knows your history. He/she is an important member of your "team".
5. **Get A Second Opinion.**  
Do not be shy asking for this.
6. **Find A Doctor You Can Trust.**
7. **Gather As Much Information As You Can.**  
Knowledge is power.
8. **Be Assertive, Not Aggressive.**  
Insist on your rights but with respect.
9. **Seek Out A Support Group.**
10. **Support Person:** Bring Your Support Person To All Your Meetings. They will provide an objective perspective. (See # 1)
11. **Take Written Questions To The Doctor's Office.**  
Bring your own copy and make notes of the doctor's answers.

# PATIENTS' RIGHTS

## Your Medical Records \*\*

\*\* (The Empowered Patient - Guide to Hospital Care)

1. You have the right to ***inspect, copy, and amend*** your health records.
2. Your health provider may disclose limited information to a family member, relative, close friend or other person identified by yourself. The agreements can be oral.
3. Healthcare providers are not required to obtain your consent to disclose your health information for purposes of treatment, payment, or healthcare operations.
4. Healthcare providers are required to notify you of their privacy policies.
5. Certain medical records, such as psychotherapy notes, may be withheld from the patient.
6. If you find an error in your medical records, contact your doctor or hospital and ask if they have a procedure for making changes.

*Any problems with the above  
should be discussed with your lawyer.*

## SELECTING A LAWYER

Retaining a lawyer will make it easier to settle your case and will not impact negatively on how ICBC deals with your case. A lawyer will ensure you receive full benefits and a fair settlement. Cases handled by a lawyer are often settled without going to court. Your lawyer can be especially helpful with obtaining Part 7 benefits.

When choosing a lawyer, ask the following questions:

1. How many motorcycle accident claims have you handled in the last five years ?
2. What was your success rate ?
3. Can you give me three references ?
4. Have you worked as a defence lawyer for ICBC ?
5. If so, how often do you work for them ?
6. Did you work for ICBC during the last year ?
7. What is the fee structure ?
8. What is the charge for disbursements, retainers and taxes? Is interest charged?

*After finding the answers to these questions,  
do you feel this lawyer is suitable to represent you?  
This will likely be a long-term relationship.  
Will you be comfortable with this lawyer?*

Refer to The Law Society of British Columbia's web site at:  
[www.lawsociety.bc.ca](http://www.lawsociety.bc.ca) for more information.

## LEGAL RESOURCES

Below is listed two lawyers with many years of specialized experience handling and settling motorcycle accident claims. They allow a discounted rate if you mention that you were referred by A.I.M. They will also argue for you if you are denied benefits under Part 7 of the Insurance Vehicle Act .

These lawyers will arrange investigation of the accident site (or will do so personally) and will manage your claim from start to finish, negotiating with ICBC on your behalf. They provide a free initial consultation. Serving the province of BC and out-of-province claims.

*Note: You have the right to speak to a lawyer **before** you make a statement to the police or to ICBC.*

In alphabetical order:

**Daryl Brown** Cell: 604 - 612 - 6848  
Address: 1500 - 13450 - 102nd Avenue,  
Surrey, BC V3T 5X3

daryl@motorcycl lawyer.ca

www.motorcycl lawyer.ca

### **Jim McNeney**

Vancouver office: 604 - 687 - 1766  
Ft. St. John office: 250 - 787 - 1884  
Prince George Office: 250 - 596 - 3201  
Toll Free: 1 - 800 - 535 - 6565  
Address: # 900 - 1080 Howe Street,  
Vancouver, BC V6Z 2T1

info@mcneneymcneney.com

www.mcneneymcneney.com

## INSURANCE CORPORATION OF BRITISH COLUMBIA ( ICBC )

*Note: All information gathered for your claim by ICBC is the property of ICBC and they give it to the ICBC lawyer who is defending any claim they might have.*

**First Payer / Second Payer** ICBC is governed by the Insurance (Vehicle) Act. It is important to note that ICBC is defined in the Act as a "second payer" which means that other "payers" must pay first and ICBC pays the remainder.

If you have coverage under other carriers such as a private insurance company, extended health/dental plan, or a private disability insurer, ICBC benefits will not apply to items covered under these plans. This works to your advantage as your Part 7 benefits will last longer.

An example is Employment Insurance (EI) which is deemed a "first payer". It is important that you apply for Employment Insurance immediately, as this will extend the ICBC payment of wage loss. In some instances ICBC will pay wage loss of up to \$ 300 per week for up to two years. If you are eligible for six months worth of EI, ICBC wage loss coverage would start after your EI expires.

**Tort** Essentially covers your settlement for loss of earnings, pain and suffering, medical costs, and other incidental/related expenses. ICBC claims are either a) settled by agreement, or, b) ICBC and yourself can go to court for a court-ordered judgment. This aspect of your claim is handled by the Claims Adjuster and, potentially, an ICBC defense lawyer. Tort settlements do not apply to single vehicle accidents.

## **INSURANCE CORPORATION OF BRITISH COLUMBIA ( ICBC )**

**Police Report**      The ICBC decision will be based primarily on the police report. It is key to the claim. You will need a lawyer experienced in motorcycle accidents who can review the accident/police report for accuracy and conduct a thorough investigation of the accident and the accident scene as required. One problem is that it can sometimes take months before the police release their report. You have the right to a copy of this report.

**Claims Adjuster**    When you open a claim, it will be handled by a Claims Adjuster who determines the following:

- acceptance or denial of the claim
- apportionment of blame between the parties involved
- authorization of payment of wage loss benefits
- establishment of eligibility for Part 7 benefits and referral to a Rehabilitation Coordinator
- negotiation of final settlement

**Rehabilitation Coordinator**      If the result is catastrophic, the Claims Adjuster may determine that you are eligible for Part 7 benefits and refer you to a Rehabilitation Coordinator. The Rehabilitation Coordinator will not ask about the accident but will focus on your recovery and needs. It is important to cooperate with the Rehabilitation Coordinator to get the most out of your Part 7 benefits.

## INSURANCE CORPORATION OF BRITISH COLUMBIA ( ICBC )

**Part 7 Benefits** Part 7 of the Act ( “No Fault” Accident Benefits ) authorizes payment of certain expenses resulting from your accident (unique in B.C.). This can include purchase of a wheelchair, modified van, renovations to your house, etc., up to a maximum of \$ 150,000.

Certain payments, such as disability payments, can be taken from Part 7 benefits, but are deducted from any tort settlement. Check with your lawyer or with ICBC.

In their brochure titled: *Guide to Rehabilitation Benefits* (GEN252(012009)), ICBC outlines what benefits they pay and the conditions under which they pay them. They also outline the extent of rehabilitation expenses they will pay for. For details visit their website:

<http://www.icbc.com/autoplan/basic/basic-covers/benefits>

Part 7 is generally limited to \$ 150,000.00 worth of rehabilitation costs, however, in exceptional catastrophic injury cases, this can be extended. You may need your lawyer to argue this for you.

Part 7 is for *things you need*, not *what you want*. It is generally a “one time” event.

For example, Part 7 will pay for your initial wheelchair and maintenance while you are still on claim, but future wheelchair costs will have to come out of your tort settlement (future wheelchair costs will have to be factored into the settlement and your lawyer will do this).

Another example: Due to lack of arm strength, you cannot wheel the manual wheelchair on the living room carpet. You need a hard floor surface. ICBC will pay for laminate flooring but not for hardwood -- you would have to pay the difference.



## INSURANCE CORPORATION OF BRITISH COLUMBIA ( ICBC )

**Single Vehicle Accident**                      Victims of a single vehicle accident generally are not eligible for Tort settlements (damages plus pain and suffering) as there is no one to sue and they have to rely solely on Part 7 benefits. Also, if they did not carry "collision" coverage, then they will not be reimbursed for the damages to their bike.

If a downed rider feels they qualify for Part 7 benefits, but is deemed not eligible for Part 7 benefits, a lawyer may be required to argue this. Since legal fees cannot be charged against Part 7 benefits, the lawyer's work would be *pro bono*.

**Road Conditions**                      If the Municipality is contributory to the accident due to neglect resulting in a dangerous road condition, **the client or lawyer must notify the City or the Municipality within 60 days**. A lawyer with experience in motorcycle accidents would examine the accident site or have a professional investigator (accident reconstructionist) examine the site. An example would be a diesel fuel spill on the pavement that causes the rider to go down. If the Highways Department did not make a timely effort to clean it up, you might have a claim.

**Independent Case Manager**                      In the case of a catastrophic injury resulting in a severe disability, especially a brain injury, an Independent Case Manager can effectively help you manage your claim. They are familiar with the medical, legal and insurance systems and can advocate on your behalf. See our **Resources** section: Advocacy & Case Management (pages 84-85).

## SUMMARY OF ICBC BENEFITS PAYABLE

Total Temporary  
Disability (TTD) \_\_\_\_\_

Part 7: Medical / Rehabilitation

\$ 150,000

\$ 150,000

Up to \$ 300 per week or 75 % of your gross earnings, whichever is less, for two years.

Medical rehabilitation is secondary to any other insurance if you have extended health benefits, etc. You must exhaust that first.

Weekly payment is reduced after two years by any CPP disability benefits entitlement.

Pays a percentage of physio massage and other rehab expenses. Rarely pays in full.

EI sick benefits delay TTD benefits of up to 17 weeks.

Will pay for renovations to your house and/or purchase of a vehicle and alterations as required: *but on a one time basis only.*

*TTD is deducted from your settlement.*

This is a very complex area of law, requiring a lawyer to understand, particularly if under-insured motorist protection is involved.

(This is a very complex area of law, requiring a lawyer to understand.) Catastrophic injuries are often cashed out in full by ICBC

Check out **[ICBCadvice.com](http://ICBCadvice.com)**: A free online information web site, not connected with ICBC, outlining issues and complications you may encounter when dealing with ICBC from start to finish. Offers explanations of the rules and regulations, what to expect, and how to deal with ICBC.

## REGULATIONS RE: FITNESS TO DRIVE

Regulations regarding one's fitness to drive are covered in the Web Sites below. If you are left with a significant permanent disability you may be required to re-test (pp 33-9).

### Overall Authority

The overall authority regarding licensing is *The Ministry of Public Safety and Solicitor General*. ICBC and the *Office of the Superintendent of Motor Vehicles* are both under this umbrella. <http://www.gov.bc.ca/justice/>

### Requirements To Re-establish One's License

*The Ministry of Public Safety and the Solicitor General Office of the Superintendent of Motor Vehicles* web site outlines the requirements to re-establish your license: *2010 BC Guide in Determining Fitness to Drive*.

<http://www.pssg.gov.bc.ca/osmv/shareddocs/2010-guide-in-determining-fitness-to-drive.pdf>

### Medical Assessment Procedures

The *Ministry of Justice* covers assessment procedures in their "*Driver Medical Fitness*" web site:

<http://www.pssg.gov.bc.ca/osmv/medical-fitness/index.htm>

### Physician's Guides to Determining Fitness to Drive

See also the *Physician's Guides for Determining Medical Fitness to Drive*.

[http://www.drivesafe.com/guidecontent.html#\\_Toc534602201](http://www.drivesafe.com/guidecontent.html#_Toc534602201)

## **WILL I RIDE AGAIN ?**

For those with a significant permanent disability, the answer to this question will depend on assessment of your abilities. Many with disabilities have returned to riding, even persons using a wheelchair. You may require modifications to your bike.

Five types of disability are assessed:

- cognitive
- visual / perceptual
- physical (includes spinal cord injury)
- minor physical (not requiring vehicle modifications)
- restrictive (systemic).

## **GETTING YOUR DRIVER'S LICENSE BACK**

First, you will want to confirm your driver's (Class 5) license.

Your doctor is obliged to report to Motor Vehicles if they feel that your driving abilities might be impaired. Your needs will then have to be assessed and vehicle modifications recommended. You will be retrained using the recommended adaptive devices and, finally, tested by an examiner specialized in this field.

Fees are involved and you may incur travel and lodging costs. Funding is sometimes available to assist with this. See pages 38 and 39.

You can have your evaluation, assessment, training and testing performed in the Lower Mainland. This is also available throughout the province as some companies have branch offices or will travel to your location on request. These are outlined on the next pages 35, 36 and 38.

# GETTING YOUR DRIVER'S LICENSE BACK

## 1) Lower Mainland Evaluation:

**GF Strong Rehabilitation Center**, located at: 4255 Laurel Street, Vancouver, BC V5Z 2G9. This program offers an all-inclusive Driver Rehabilitation Program, addressing all types of disabilities, and which provides certified driver rehab specialists and licensed driving instructors specially trained to certify clients with a disability. Anyone from anywhere in the province can come down to complete the process.

Dean Robertson provides the assessment. On his recommendation, the client can then have their vehicle modified to suit their needs. Phone ahead to make an appointment or fill out the **Driver Rehab Referral** form:

[http://www.vch.ca/media/GFS\\_DriverRehabReferral.pdf](http://www.vch.ca/media/GFS_DriverRehabReferral.pdf)

Phone: 604-734-1313, local 2234

E-mail: [dean.robertson@vch.ca](mailto:dean.robertson@vch.ca)

Web Site: <http://gfstrong.vch.ca>

## **Holy Family Hospital Driver Rehabilitation Program.**

(cognitive & geriatrics)

7801 Argyle St., **Vancouver**, BC V5P 3L6 604-321-2661

[http://www.providencehealthcare.org/info\\_holyfamily\\_main.html](http://www.providencehealthcare.org/info_holyfamily_main.html)

**Community Therapists, Inc.** (brain injury) 604-681-9293

207-5740 Cambie St., **Vancouver**, BC V5Z 3A6

Has other locations in BC. [www.communitytherapists.com](http://www.communitytherapists.com)  
[services@communitytherapists.com](mailto:services@communitytherapists.com)

**Fit Consultants** (cognitive & physical) 604-263-5286

3405 West 31 Ave., **Vancouver**, BC V6S 1X6

**Will travel to any location in BC & Alberta**

## GETTING YOUR DRIVER'S LICENSE BACK

### 2) "Up Country" Evaluations :

**Kelowna General Hospital** (neurological) 250-862-4000  
2268 Pandosy Street, **Kelowna**, BC V1Y 1T2  
[www.interiorhealth.ca](http://www.interiorhealth.ca)

**InSight Rehabilitation Services** (physical & cognitive)  
Railway Plaza, #201-4710-31st St., **Vernon**, BC V1T 5J9  
250-545-6030 <http://www.insightrehabservices.com/>  
[www.insightrehabservices.com](http://www.insightrehabservices.com)

#### **Larry Bowen Driver Rehab Inc.**

All disabilities plus motorcycle re-licensing

Box 78095, Northside RPO, **Port Coquitlam**, BC V53 7H5

[info@larrybowen.ca](mailto:info@larrybowen.ca)

<http://larrybowen.ca/home>

**Will travel to locations in BC and Alberta.** 604-996-4893

**Funding:** British Columbia Personal Supports Network:

#### **EATI - Equipment & Assistive Technology Initiative.**

Provides a source of funding for assessment, training, purchasing and/or training with equipment and assistive devices that relate directly to your disability needs and will help you reach your employment-related goals.

[EATI@BCPSN.org](mailto:EATI@BCPSN.org)

<http://www.bcpsn.org>

Ian Yeung [ian@rcdrichmond.org](mailto:ian@rcdrichmond.org)

1-877-333-7554

Louise Gaudry [louise@richmond.org](mailto:louise@richmond.org)

604-232-2404

***It is important to note that in each case,  
the goal is help you return to driving independence,  
not to restrict it.***

**Safety is top priority.**

**Work closely and positively with your Evaluator  
to obtain maximum effect.**

## RESOURCES - VEHICLE MODIFICATIONS

If you have a permanent disability, you may require specialized controls such as hand controls fitted to your vehicle. Or, if you use a wheelchair, you might need to have a van modified with a ramp. Preferably, you will choose a dealer closest to your home for ease of servicing and any warranty work.

You will find an Occupational Therapist helpful with assessment of your needs. Also, refer to page 30 which outlines GF Strong assessment for vehicle modifications. Companies listed below provide modifications in B.C.

**Advanced Mobility Products** (See Ad) *Erik Hagreen*  
101 - 8620 Glenlyon Parkway, **Burnaby**, BC V5J 0B6  
604-293-0002 [www.advancedmobility.ca](http://www.advancedmobility.ca)

**Can Am Mobility:** *Darlene Nargang or Ed Stang*  
158 Old Vernon Road, **Kelowna**, BC V1X 4R2  
250-491-0003 [info@canwill.com](mailto:info@canwill.com) [www.canwill.com](http://www.canwill.com)

**Mahadev Metal Works & Fabrication:**  
#125-11071 Bridgeport Road, **Richmond**, BC  
604-270-3317 <http://www.mahadev.biz/>

**Medichair Prince George** *Eric Bittner*  
849 - 2nd Ave., **Prince George**, BC V2L 3A6  
250-562-8280 toll free: 1-800-332-2772

**Motion Specialties** *Terry Lock*  
1562 Rand Avenue, **Vancouver**, BC V6P 3G2  
Vancouver, BC: 604-321-0009 [www.motionbc.com](http://www.motionbc.com)  
Also: Victoria: 250-383-3711; Nanaimo: 250-756-2665

## RESOURCES - VEHICLE MODIFICATIONS

### **PG Surg-Med Ltd.**

1749 Lyon Street, **Prince George**, BC V2N 1T3

250-564-2240

4204 - 25th Ave., **Vernon**, BC V1T 1P4

250-549-7288

*Melody Chamberlain*

[www.pg surgmed.com](http://www.pg surgmed.com)

[www.pg surgmed.com](http://www.pg surgmed.com)

### **Shoppers Home Health Care** (See Ad) *Craig Tschritter*

**Burnaby:** 101 - 8289 North Fraser Way, **Burnaby**, BC

604-326-1117

[www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)

**Victoria** 1561 Hillside Ave., **Victoria**, BC V8T 2C1 *Joe Cyr*

250-370-2984

[www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)

### **Sidewinder Conversions:**

*John Labron*

44658 Yale Road W, **Chilliwack** BC V2R4H1

604-792-2082

[www.sidewinder-conversions.com](http://www.sidewinder-conversions.com)

E-mail: [sales@sidewinder-conversions.com](mailto:sales@sidewinder-conversions.com)

**Note:** The following web site for the *War Amps National Amputee Centre* provides the names and addresses of all of the providers across Canada.

<http://www.waramps.ca/nac/life/drive2.html>

**Funding:** British Columbia Personal Supports Network:

**EATI - Equipment & Assistive Technology Initiative.**

Buying a van that needs conversion? Save some of your Part 7 benefits and let EATI pay for the conversion.

[EATI@BCPSN.org](mailto:EATI@BCPSN.org)

<http://www.bcpsn.org>

Ian Yeung [ian@rcdrichmond.org](mailto:ian@rcdrichmond.org)

1-877-333-7554

Louise Gaudry [louise@richmond.org](mailto:louise@richmond.org)

604-232-2404



## GETTING YOUR MOTORCYCLE LICENSE BACK

This is obtained by individual assessment. You provide the motorcycle with the required modifications that you will be using, and you will be tested on it. Complete motorcycle license assessment and training is provided by:

**Larry Bowen Driver Rehab Inc.** 604-996-4893  
Box 78095, Northside RPO, Port Coquitlam, BC V53 7H5  
[info@larrybowen.ca](mailto:info@larrybowen.ca) <http://larrybowen.ca/home>  
- **Will travel to locations in BC and Alberta.**

It is advisable to discuss your needs with Larry Bowen prior to making modifications to your bike. His years of experience in this area will be helpful in determining the appropriate modifications to your bike.

**Funding** Funding is available from several sources to assist recovery of your license, both class 5 and 6. Below are some suggested sources.

**B.C. Personal Support Network** - provides a wide range of services to persons with disabilities. See their *Equipment and Assistive Technology Initiative (EATI)* program for funding. See previous page. Paul Gauthier: 1-877-333-7554

You can also enquire Public Schools (student fund raising) and Public School Boards (Vocational training)

Try non-profit organizations such as:

- **Spinal Cord Injury BC** (604-324-3611)
- **Stroke Recovery Association of B.C.** (604-688-3603)
- **Neil Squire Society** (604-473-9363)
- **Tetra Society** (1-877-688-8762)

Also, try local service clubs such as the **Kinsmen, Lions, Kiwanis, Rotary.**

## MOTORCYCLE MODIFICATIONS

Modifications should be performed by certified motorcycle shops. Many people prefer custom bike builders as they have experience in designing and fabricating to suit the buyer's needs and they will ensure safety in their product.

There are numerous adaptations for various impairments. The most common are for amputees, however, persons using a wheelchair can also adapt their motorcycle to meet their needs.

For example, a hand operated electric shift device can be installed for shifting gears. A trike, or a motorcycle with a "sidecar platform" with relocated controls, can be designed for a person using a wheelchair. Below are a number of web sites describing various approaches used for different impairments.

### **Web sites regarding modifications to motorcycles accommodating handicaps**

<http://www.mtb-amputee.com/motorcycleamputee.htm>

<http://www.disabledmotorcyclerider.com/about.html>

<http://www.disabledmotorcyclerider.com/>

<http://www.disabledmotorcyclerider.com/AMPUTEEarticle.pdf>

<http://www.bikerlifestyle.co.uk/index.html>

<http://www.ridemyown.com/links/nolimits.shtml>

<http://www.mobilityconquest.com/>

<http://www.mjtrikes.com/disabilityaids.htm>

<http://www.efmautoclutch.com/street.shtml>

## AMPUTEE RIDING

*Four wheels move the body. Two wheels move the soul.*  
– Anonymous

*The following article was written by a doctor with both legs amputated below the knees. Permission to reprint was granted by the Amputee Coalition (TM) in the United States.*  
(<http://www.amputee-coalition.org/>)

### **How to Ride A Motorcycle With Parts Missing (on you, not the bike): Adaptive Modifications for Amputee Motorcycling** by Jeffrey J. Cain, MD

You've seen them cruising down a winding highway, heard the roar of pipes on the boulevard, dreamed of the thrill and freedom of a motorcycle, and wondered; "Can I still ride a motorcycle after my amputation?"

The answer is an enthusiastic "Yes!" In this article, we will review common motorcycle modifications that can help an amputee rider get back on the road and, just as importantly, how to prepare yourself.

**Getting Started** Getting your motorcycle ready for amputee riding isn't necessarily difficult. You merely need to understand how the controls on the motorcycle operate and how to modify them to work with your prosthesis.

An adaptive rider's best friend is a local cycle shop with a craftsman who is able to modify your motorcycle, because there are no formal adaptive motorcycling organizations in the U.S. The market is simply too small to find most motorcycle adaptations "off the shelf," so you may need to customize your bike for your specific needs and abilities. Let's start by looking at how a rider uses the controls on a motorcycle and some common modifications for amputees.

## AMPUTEE RIDING

### **Adaptive Modifications for Amputee Motorcycling: cont'd**

**Left Leg** On a standard motorcycle, the left foot operates the gear shifter by lifting up and pushing down with the toes. Riders with a below-knee (BK) prosthesis can modify the shift lever by adding a heel extension to allow changing gears by both pushing down with the heel and pushing down at the toe position. This system already comes standard on some cruiser models like the Harley-Davidson. Alternatively, the shifter can be moved to the right side, as it used to be on older British bikes. A slick, newer option is the Kliktronic electronic shifter system. The Kliktronic is a gear changer that uses a push-button gear selector on the handlebar, connected to an electric solenoid to operate the bike's shift lever. Gear changing is done with the left hand, and the entire kit can be moved if you change bikes.

**Right Leg** Most motorcycles operate the rear wheel brake with a toe lever on the right side. Modification options for right leg amputees include either operating a modified right brake pedal with the prosthesis, moving the brake to the left side, or mounting a second hand brake lever in tandem with the front brake lever on the handlebar. BMW and many other modern motorcycles now come with an anti-lock brake system that automatically interconnects the front and rear brakes and eliminates the need for these changes.

**Above-Knee Considerations** Above-knee (AK) riders have two challenges to cope with: keeping the bike upright while stopped, and operating the side stand. Solutions for these challenges include choosing a prosthetic knee that is stable in an extended position and linking the side stand to a hand lever extender below the tank. Many AK riders eliminate these issues by riding a motorcycle with a sidecar or a trike, both of which are more stable yet allow the freedom of motorcycling.

## AMPUTEE RIDING

### **Adaptive Modifications for Amputee Motorcycling:** cont'd

**Other Options for Leg Amputees** An alternative to the expense and hassle of modifying a standard motorcycle is to choose one with automatic transmission, where all the bike's functions are operated by hand controls. Great options vary from the classic Italian Vespa scooter, the “super scooter” Honda Silver Wing and Suzuki 650 Burgman models that have the look and performance of modern motorcycles, to the Ridley cruiser, which has the sound and appearance of a custom V-twin.

**Arm Amputees** Arm amputees, even more than leg amputees, are faced with the choice of modifying either the motorcycle or their prosthesis. Changing the motorcycle involves rerouting the standard brake, throttle or clutch controls so they can be operated with one hand. Customized prosthetic modifications allow the rider to engage the brake or clutch with a specialized terminal device designed specifically for the motorcycle. Bike kits and prosthetic solutions are available on the Internet (see Related Resources). Additional recommendations for arm amputees include a front steering dampener and using Velcro® on the glove of the prosthetic hand to assist with controlling the bike and keeping the prosthetic hand on the bars.

**Getting on the Road** Riding a motorcycle is a thoroughly exhilarating and fun experience. But, along with the thrills come some additional risks and responsibilities. Before starting adaptive motorcycling, consider a Motorcycle Safety Foundation (MSF) class to learn the rules of the road, and check with your state motor vehicle department to find out if there are additional testing/driving requirements for adaptive riders. Buy the best helmet that is comfortable for you to wear, and wear it every time you ride. Start on side roads away from traffic, and move up to higher speeds and traffic as your skills progress.

## AMPUTEE RIDING

### **Adaptive Modifications for Amputee Motorcycling:** cont'd

*See you on the road, and keep the shiny side up!*

**About the Author** Jeffrey Cain, MD, a bilateral BK amputee, is the chief of family medicine at The Children's Hospital in Denver, Colorado. Cain is a member of the Amputee Coalition Board of Directors. In his spare time, Dr. Cain is a pilot, and enjoys swimming, biking, snow skiing and water skiing. He rides a Vespa scooter for urban commuting.

### **Related Resources**

American Motorcycle Association      [www.ama-cycle.org](http://www.ama-cycle.org)

AmpsCanRide      [www.mtb-amputee.com](http://www.mtb-amputee.com)

Disabled Riders of America      [www.dra.thewyz.com](http://www.dra.thewyz.com)

Mert Lawwill      [www.mertlawwill.com/merthome.html](http://www.mertlawwill.com/merthome.html)

Motorcycle Safety Foundation      [www.msf-usa.org](http://www.msf-usa.org)

National Association of Bikers with Disabilities (British)  
[www.nabd.org.uk](http://www.nabd.org.uk)

National Highway Traffic Safety Administration: Motorcycle Safety  
[www.nhtsa.dot.gov/people/injury/pedbimot/motorcycle/motosafety.html](http://www.nhtsa.dot.gov/people/injury/pedbimot/motorcycle/motosafety.html)



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**For more information you can  
call us at (604) 326-1117 x 238,  
go to [www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)  
or visit one of our 9 stores in British Columbia**

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**David Bjorklind**, Dyno Tech  
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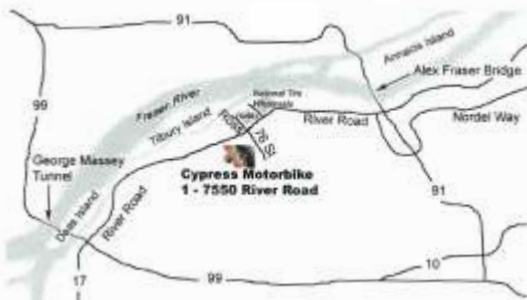
1 - 7550 River Rd,  
Delta, BC V4G 1C8

Tel: 604-940-1945

Fax: 604-940-1935

[info@cypressmotorbike.com](mailto:info@cypressmotorbike.com)

[www.cypressmotorbike.com](http://www.cypressmotorbike.com)





## INCOME TAX ISSUES

*This section on Income Tax deductions, tax credits, and how to apply for them has been provided by Jillian Seymour (Jillian Seymour Financial Services -- See Ad page 20).*

### **Information Related to Disability and Other Tax Issues**

Compiled by **Jillian Seymour** effective January, 2012.

604-244-7023

[jillianseymour@shaw.ca](mailto:jillianseymour@shaw.ca)

*Information provided is believed to be accurate and reliable when written, but we cannot guarantee it is accurate or complete or current at all times. Information is for informational purposes only and is not intended to provide financial, legal, accounting or tax advice and should not be relied upon in that regard.*

### **Disability Tax Credit**

If you have a permanent disability, you may be eligible for a Disability Tax Credit. It is a non-refundable tax credit that reduces the amount of Income Tax owed by individuals.

Must be approved by Canada Revenue Agency. (see [www.cra.gc.ca](http://www.cra.gc.ca) Form 2201). This is a multiple page application form that must be certified by your Doctor stating that you are **MARKEDLY RESTRICTED** in one activity of daily living (walking, vision, speaking, hearing, feeding, dressing, bowel or bladder function, mental function) or **SIGNIFICANTLY RESTRICTED IN 2 OR MORE** of the above. Will reduce your Federal & BC Taxes by approx. \$1470

**If you are subject to Income Tax:** These are non-refundable tax credits, so if your income is low enough that you don't pay taxes, you will not benefit from this (can be transferred to a family member to reduce his/her taxes).

# INCOME TAX ISSUES

## Attendant care services

These can be claimed as a tax deduction (i.e.: reduce taxable income dollar for dollar) *if you require the services for employment, self-employment, or you are a student.*

If you are not employed, or are a student, you can still claim the amount as MEDICAL EXPENSES (but get only a 20% benefit) of taxes owed. Amounts paid for attendant care services cannot be claimed if provided by the person's spouse or common-law partner, or to someone under 18 years of age.

If you pay your child over 18 for these services then you can claim the expenses, and the child must report the amount as income on his/her tax return.

**Full-time attendant care services** may be claimed if the person with the impairment qualifies for the disability amount (Form T2201, Disability Tax Credit Certificate required) or a medical practitioner certifies in writing that these services are necessary and that the impairment is likely to be indefinite.

**Part-time attendant care services** may only be claimed if the person with the impairment qualifies for the disability amount (an approved Form T2201 is required).

# INCOME TAX ISSUES

## Medical Expenses

**Medical Expenses:** Claim medical supplies, prosthetic devices, home renovation costs related to your disability, physiotherapy, acupuncture, etc. on your tax return. You will receive 20% of the cost of these services when the total of your medical costs exceed or 3% of your taxable income (these are non-refundable tax credits, so if your income is low enough that you don't pay taxes, you will not benefit from this (it can be transferred to a spouse to reduce his/her taxes)).

**Medical Expense Supplement:** In a small number of cases, when the taxpayer has employment income, relatively low total income and relatively high medical expenses, the taxpayer may qualify for a Medical Expense Supplement that is paid to the taxpayer as a tax refund (even if income tax was not paid). The circumstances are very limiting, so few people qualify.

## INCOME TAX ISSUES

### Low Income Tax Credits

*The following credits are available to all low-income persons. Apply by checking a box on your tax return*

**Child Tax Benefit:** Monthly payment to parent(s) of children under age 18. Amount is based on family income and the age of child(ren). Threshold level at which payments are completely phased out for 2011 is family income over \$40,000. Calculation is based on income from the prior tax year. Forms to register children are available from CRA

**HST/GST/BC Climate Action Credit:** Quarterly payment to individual or family based on family size and income.. Threshold level at which payments are completely phased out for 2011 is \$32,500.

**BC HST Credit:** Paid quarterly to low income individuals & families. Annual amount is \$230 per family member paid to singles with income less than \$20,000 and families with income less than \$25,000

**BC Climate Action Credit:** Paid quarterly to low income individuals & families. Maximum annual amount is \$100 per adult and \$30 per child, reduced when single income exceeds \$30,000, or family income exceeds \$35,000.

## BENEFITS

The following "Benefits" section contains a number of basic benefits that you can apply for. It is divided as follows:

- Federal
- Provincial
- Other
- Financial / Transportation
- Housing
- Lodgings
- Transportation

For a more detailed and comprehensive benefits list, check the web sites of the two agencies indicated below.

**Multiple Sclerosis Society** One of the best sources for the various benefits and resources available is provided by the Multiple Sclerosis Society, in their booklet *Disability Resource Manual* (can be downloaded from their web site). This booklet provides guidance through the application processes, and has questions and answers as well.

[www.mssociety.ca/bc](http://www.mssociety.ca/bc)

**BC Coalition of People with Disabilities** Be sure and check out the BC Coalition for People with Disabilities web site. They provide a considerable number of services to people with disabilities which include assistance with the appeal process for the CPP Disability Pension. On their web site is a Step-by-Step program to follow if you wish to apply for CPP Disability Pension yourself. <http://www.bccpd.bc.ca/>

Advocacy Access Program  
All Other Programs  
E-mail:

604-872-1278  
604-875-9227  
[feedback@bccpd.bc.ca](mailto:feedback@bccpd.bc.ca)

## BENEFITS CHECKLIST

*Check off each benefit as you apply for it or as you obtain it.*

### Financial

- Employment Insurance      **Apply immediately**
- 25 % Autoplan discount      ICBC
- Provincial Gas Tax Rebate      Ministry of Provincial Revenue
- Federal Gas Tax Rebate      Canada Revenue Agency
- Income Tax Disability Credit      Canada Revenue Agency
- CPP Disability Pension      Canada Pension Plan
- Income Security Program      Canada Pension Plan
- Property Tax Deduction      BC Ministry of Finance
- Life/Mortgage Ins. Policy      Check with agent

### Transportation

- Parking Permit for People with Disabilities      SPARC
- Bus Pass:      Ministry of Social Development
- HandyCard (Transit Pass):      Translink
- Disability Travel Card:      Easter Seals
- Priority Ferry Boarding Pass:      BC Ferries
- Travel Assistance Program:      BC Ministry of Health

## BENEFITS - FINANCIAL / Federal

*With thanks to both Jillian Seymour (Financial Services) and Tina Suter (B.R.A.I.N.) for their contributions to the Financial section (Federal & Provincial).*

**Employment Insurance** If you were working prior to your injury, you might be eligible for Employment Insurance. Apply to: Service Canada 1-800-206-7218  
[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

**ICBC Wage Loss** ICBC pays up to two years wage loss to a maximum of \$300 per week. However, under their legislation, they are deemed a "second payer" and pay only after other "first" payers such as private insurance plans have been considered. In this case, if you can obtain Employment Insurance benefits for a period of time, it extends the two years that ICBC will pay. It is therefore important that you file for Employment Insurance benefits immediately.

**Registered Disability Savings Plan** If you are under age 60, and eligible for the Disability Tax Credit, you can contribute to the *Registered Disability Savings Plan*: Canada Revenue Agency 1-800-0-Canada [www.rdsp.com](http://www.rdsp.com)

**Income Security Programs** On the Federal Government web site: *Human Resources and Skills Development Canada*, click on "Disability Issues", and scan through the various programs. One may apply to you. 1-800-277-9914 [www.hrsdc.gc.ca](http://www.hrsdc.gc.ca)

## **BENEFITS - FINANCIAL / Federal**

### **Canada Pension Plan** (1 of 2)

**Canada Pension Plan Disability Benefits** (administered by Service Canada, CPP Disability Section).

[www.servicecanada.gc.ca](http://www.servicecanada.gc.ca)

*"Canada Pension Plan (CPP) Disability Benefits provide a monthly taxable benefit to contributors who are disabled and to their dependent children."*

If you are permanently disabled, and under age 65, you may be eligible for Canada Pension Plan Disability Benefits. At age 65, the regular Canada Pension Plan Benefits replace the Disability Benefits. A number of forms are required to be completed and can be downloaded from the web site:

[www.hrsdc.gc.ca/eng/isp/cpp/disaben.shtml](http://www.hrsdc.gc.ca/eng/isp/cpp/disaben.shtml)

or phone: 1-800-277-9914

**Assistance applying for, and appealing denial of Canada Pension Plan Disability Benefits can be obtained from the agencies listed below.**

#### **BC Coalition of People with Disabilities**

*Supporting people, regardless of their disability, to live with dignity, independence and as equal and full participants in society.*

<http://www.bccpd.bc.ca/>

Advocacy Access Program

604-872-1278

All Other Programs

604-875-9227

Email:

[feedback@bccpd.bc.ca](mailto:feedback@bccpd.bc.ca)

#### **The Community Legal Assistance Society**

*Provides legal advice and assistance ... for the benefit of people who are physically, mentally, socially, economically or otherwise disadvantaged...*

Ph: 604-685-3425

[www.clasbc.net](http://www.clasbc.net)



## **BENEFITS - FINANCIAL / Federal**

### **Canada Pension Plan (2 of 2)**

#### **Benefits:**

Minimum benefit \$425 per month Plus a portion based on your regular CPP contribution history while you were working; average payment for 2011 was approx. \$810 per month, maximum payment for 2011 was approximately \$1150 per month. There is also a payment for dependent children (under 18) of \$214 per month

Disability must be severe and prolonged and prevent you from working

Application is available on line, part is completed by you, part by your Doctor; application takes approx 4 months to process

If you receive disability payments from a private (employer) disability plan, once you start receiving CPP disability payments OR provincial social assistance, the other payments will be adjusted downwards

See website for **BC Coalition of Persons with Disabilities** (Advocacy Access Publications) which does an excellent job of outlining how to complete the application form, appeal process, etc. They have also produced a booklet with detailed instructions (available on their web site).

<http://www.bccpd.bc.ca/>

## **BENEFITS - FINANCIAL / Provincial**

### **Persons With Disabilities (PWD)** (1 of 3)

**PWD** provides the security of income assistance along with enhanced medical coverage for people with disabilities and who are not able to work and have no other source of income below the maximum level allotted.

604-660-2421

E-mail: [EnquiryBC@gov.bc.ca](mailto:EnquiryBC@gov.bc.ca)

Web Site: [www.eia.gov.bc.ca/pwd/eapwd.htm](http://www.eia.gov.bc.ca/pwd/eapwd.htm)

**Information sources:** BC Ministry of Housing & Social Development ([www/hsd.gov.bc.ca](http://www/hsd.gov.bc.ca)) and BC Coalition of Persons with Disabilities ([www.bccpd.bc.ca](http://www.bccpd.bc.ca))

**Note:** *There are income and asset tests (see below) that must be met to qualify for this benefit.*

### **Benefits**

Up to \$906 (single, no dependents). Note this INCLUDES shelter benefit of up to \$375. Support rates for families and families with children increase

You will be allowed to earn and up to \$500 per month in earned income

You will not be expected to look for work

Eligible for certain health benefits (MSP, zero deductible PharmaCare, some dental and vision care reimbursement) for self and children

Eligible for annual bus pass (current charge is approximately \$45.00)

## **BENEFITS - FINANCIAL / Provincial**

### **Persons With Disabilities (PWD) (2 of 3)**

#### **Eligibility**

##### **Defined Needs:**

This is a summary of the definition of a person with a disability. To be eligible for PWD:

You must be at least 18 years of age

Your disability must be severe and be expected to last for at least two years, and

It must directly and significantly restrict your ability to perform daily living activities

Requires assistance with daily living activities from another person, an assistive device or an assistance animal

##### **Income and Asset Tests:**

Monthly income of less than \$906 per month

Allowed assets: cash &, bank accounts (single \$3000, couple \$5000) car, home

## **BENEFITS - FINANCIAL / Provincial**

### **Persons With Disabilities (PWD) (3 of 3)**

#### **Application Procedure**

**Note** *there are extremely detailed and helpful instructions on how to complete the application on the BC Coalition of Persons With Disabilities website (see Advocacy Access Publications).*

Local office of Employment and Assistance Centre where you will be pre-assessed as to qualified need, income test and asset test (see previous page)

Then will be given application (23 pages), part will be completed by you (4 pages), part by your doctor (6 pages), and part by an assessor (Dr., social worker, nurse, etc.) (9 pages)

Application and approval process can take several months; if eligible you may receive Income Assistance during the application process (see Employment and Assistance Centre)

## BENEFITS - FINANCIAL / Provincial

**Property Tax Deduction** Possible reduced property tax. BC Ministry of Finance home owner grant, property tax deferral. In addition to the basic grant, additional grants may be available to reduce property taxes.

E-mail: [hogadmin@gov.bc.ca](mailto:hogadmin@gov.bc.ca)

Web Site: [www.sbr.gov.bc.ca/hog](http://www.sbr.gov.bc.ca/hog)

Application Form 'B':

[www.sbr.gov.bc.ca/documents\\_library/forms/0078RILL.pdf](http://www.sbr.gov.bc.ca/documents_library/forms/0078RILL.pdf)

**BC Property Tax Deferment** Low interest loan program to defer property taxes on your owned home, you must have at least 25% equity in your home, and have lived in BC for at least one year. See information at [www.sbc.gov.bc.ca/rpt](http://www.sbc.gov.bc.ca/rpt) and click on persons with disabilities link.

**Additional Home Owner Grant** If you have incurred costs to modify your home for your disability (cost >\$2000, or assistance at home >\$150 monthly), AND you get PWD, you may qualify for an additional Home Owner Grant of up to \$845. see: [www.sbr.gov.bc.ca/hog](http://www.sbr.gov.bc.ca/hog)

**Rental Subsidy** SAFER (Shelter Aid For Elderly Renters) rental subsidy is available to low income persons over age 60 who pay relatively high rent payments.

Call 604-433-2218 or visit the web site:

[www.bchousing.org/ShelterAidforElderlyRentors](http://www.bchousing.org/ShelterAidforElderlyRentors)

## BENEFITS - FINANCIAL / Provincial

**BC Medical Services Plan** Premium assistance is available if your family income is less than \$30,000 you will be eligible for premium reduction. If your family income is less than \$22,000 then you would pay zero premium

Normally MSP premiums are based on your family income for two years prior to the current year, if your income has dropped more than 10% you can apply for an income review to adjust your premiums and Pharmacare levels. See [www.health.gov.bc.ca/pharmacare/pdf/FPC03.pdf](http://www.health.gov.bc.ca/pharmacare/pdf/FPC03.pdf) for this information.

## **BENEFITS - FINANCIAL / Other**

**Life Insurance Policies** If you have a life insurance policy, check with your agent. You may have a clause that allows payment of your premiums while you are disabled (unable to work).

**Relieved Mortgage Payments** If you own your home, check your life/mortgage Insurance policy. Some policies will pay your monthly payments if you are permanently disabled. Check with your agent.

**Loans** Some personal/car loans have provision for relieving the payments or the entire debt with total disability (unable to return to work). Check with your lending agent.

## BENEFITS - FINANCIAL / Transportation

**ICBC Car Insurance Discount** Use the registration number from the BC Gas Tax Program to get a 25% discount on Basic Autoplan premiums. Within certain limits, you can get backdated discounts if you have had a disability and owned the vehicle for a while. The 25% AutoPlan discount is in addition to the seniors discount (if applicable). Can apply even if you don't drive the vehicle you are insuring. Check with ICBC or your agent. 604-661-2800 [www.icbc.com/autoplan/costs/save-money/disability-discount](http://www.icbc.com/autoplan/costs/save-money/disability-discount) [www.icbc.com](http://www.icbc.com)

**Provincial Gas Tax Rebate** Ministry of Provincial Rev. Up to \$ 500/yr refund. Requires a SPARC permit. Rebate is based on # gasoline litres consumed in a year, maximum annual benefit is \$500 per year. You must provide actual gas receipts, although in first year after approved they will allow you to use credit card statements or a notarized statement as to your gas consumption levels.

Application Form (FIN 119) is available online at [www.sbr.gov.bc.ca/individuals/Consumer\\_Taxes/Motor\\_Fuel\\_Tax/refunds](http://www.sbr.gov.bc.ca/individuals/Consumer_Taxes/Motor_Fuel_Tax/refunds). Easy 2- page form, that must be certified by your Doctor to become REGISTERED IN THE PROGRAM. Then use the Registration Number you are issued to apply annually for the gas tax rebate. Claims can be made up to 4 years from when the gas was purchased.

250-387-3751

[w.rev.gov.bc.ca/ctb](http://w.rev.gov.bc.ca/ctb)

Questions?

Email:

[ctbtaxquestions@gov.bc.ca](mailto:ctbtaxquestions@gov.bc.ca)

**Federal Gas Tax Refund** This program refunds a portion of the federal excise tax on gasoline bought for use by eligible persons or organizations. Canada Revenue Agency. Can go back two years.

Refund: \$ 0.015 per litre. [www.cra-arc.gc.ca/disability](http://www.cra-arc.gc.ca/disability)

Form: [www.cra-arc.gc.ca/E/pbg/ef/xe8/xe8-09b.pdf](http://www.cra-arc.gc.ca/E/pbg/ef/xe8/xe8-09b.pdf)



## **BENEFITS - FINANCIAL / Transportation**

### **Automobile Manufacturer's Rebate**

A Mobility Program Reimbursement of up to \$ 1,000 toward the cost of adapting a new/leased vehicle is offered by Ford, General Motors, Toyota and Chrysler. Doctor's certificate and receipt for the cost of the adaptations required.

Daimler Chrysler Automobility Program

1-800-255-9877

[www.automobility.daimlerchrysler.com](http://www.automobility.daimlerchrysler.com)

Ford of Canada's Mobility Plus Program

1-800-565-8985

[fordmobilityprograms@fordca.com](mailto:fordmobilityprograms@fordca.com)

General Motors of Canada Mobility Program

1-800-463-7483 visit: [www.mobility.gm.ca](http://www.mobility.gm.ca) or:

[http://www.gm.ca/media/mobility/Mobility-Overview\\_en.pdf](http://www.gm.ca/media/mobility/Mobility-Overview_en.pdf)

Toyota Canada's Mobility Program

1-888-869-6828

[www.toyota.ca](http://www.toyota.ca)

### **Hallmark Ford Vehicle Purchase Discount**

As arranged by A.I.M., **Hallmark Ford** will offer a new in-stock vehicle at invoice price, or factory order vehicle at invoice price, to a person with a disability if referred by us. A doctor's certificate is required.

Hallmark Ford, 10025-152nd Street, Surrey, BC V3R 4G6

Contact: **Jeff Hall** at Hallmark Ford,

604-584-1222

Toll free: 888-693-9021

[www.hallmarkford.ca](http://www.hallmarkford.ca)

## **BENEFITS - HOUSING**

### **Home Renovations**

SPARC can provide free renovations for home owners if modifications are needed due to a disability ( eg.: wheelchair accessibility ).

604-718-7746

[www.sparc.bc.ca/parking-permit](http://www.sparc.bc.ca/parking-permit)

### **Home Adaptations for Independence (HAFI) \*\***

BC Housing: Financial assistance for eligible low-income seniors and people with disabilities in British Columbia to continue to live in the comfort of their own home. Up to a \$ 20,000 grant provided to modify the home (eg.: enlarge the bathroom for wheelchair accessibility).

650 - 4789 Kingsway, Burnaby, BC V5H 0A3

604-646-7055

Toll-free: 1-800-407-7757 (ext. 7055)

[www.bchousing.org/HAFI](http://www.bchousing.org/HAFI)

\*\* Replaces the previous CMHC (federal) program.

## **BENEFITS - LODGINGS**

### **Lodgings For Out-Of-Town Visitors**

For family members and friends who live out of town, lodgings are available and can be rented one or two weeks at a time if required.

### **Lodgings Near Vancouver General Hospital**

For visiting family members from outside the Lower Mainland, residences are available near Vancouver General Hospital and the GF Strong Rehabilitation Center. See the following web site for a list:

<http://vch.eduhealth.ca/PDFs/JB/AA.022.Ac27.pdf>

### **Easter Seal House**

Within walking distance (two blocks) to GF Strong, Easter Seal House is available for short stays. Lodgings for out-of-town visitors/families. Reduced rates.

3981 Oak St., Vancouver, BC V6H 4H5.

604-736-3475

toll free: 1-800-818-3666

Email: [eshousevcr@lionsbc.ca](mailto:eshousevcr@lionsbc.ca)

## BENEFITS - TRANSPORTATION

### SPARC BC

**Note:** *Some agencies require registration with SPARC. This is advantageous because with only one doctor's examination for your SPARC parking permit, it is not necessary to repeat the doctors' exam for acceptance with the other agencies. Examples are the BC Provincial Tax Credit, the BC Gas Tax Rebate, and the BC Ferries priority boarding pass. They accept the SPARC certificate.*

**Parking Permit Program for People with Disabilities (SPARC)** SPARC BC (Social Planning and Research Council of BC) issues and administers parking permits for people with disabilities in many municipalities across British Columbia, including Vancouver and the GVRD, Victoria. They are located at: 4445 Norfolk St., Burnaby, BC V5G 0A7

If you have a permanent disability, you may be able to obtain a parking permit for designated parking spots. A blue and white plastic card sporting a wheelchair icon is provided to hang on the rear view mirror of your vehicle.

To apply, you will require a doctor's certificate. You can download the doctor's information form from their web site.

[www.sparc.bc.ca/parking-permit](http://www.sparc.bc.ca/parking-permit)

Application available at: [www.sparc.bc.ca](http://www.sparc.bc.ca)  
or phone: 604-718-7744

## BENEFITS - TRANSPORTATION

### HandyDART (1 of 2)

Operates specially equipped vehicles designed to carry passengers with physical or cognitive disabilities who need assistance to use public transit. Door-to-door delivery service. Call 778-452-2860.

Part of TransLink: Rides cost current Concession fares: \$ 2.50 per trip for two zones, \$ 3.75 for three zones and \$ 5.00 for four; no longer limited by boundaries. Must pre-book before noon on the previous day; booking two to three days prior is preferable. A doctor's signature is required on the application. (You can then also be eligible for TaxiSaver Coupons, which entitles you to 1/2 price on taxi rides -- see "TaxiSaver Coupons" on page 65.) 604-453-4634

<http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyDART.aspx>

### **Apply to Register With HandyDART**

You have to apply for eligibility to HandyDART services. The application form can be downloaded from this web site:

[http://www.translink.ca/~media/documents/rider\\_info/access%20transit/handydart\\_card/handydart\\_card%20application%20form.ashx](http://www.translink.ca/~media/documents/rider_info/access%20transit/handydart_card/handydart_card%20application%20form.ashx)

*"You will need to provide information on the form about your date of birth, home address, doctor's name and phone number and any special medical facts affecting your use of HandyDart. All this information is necessary to match your travel needs to our service and remains confidential."*

## BENEFITS - TRANSPORTATION

### HandyDART (2 of 2)

#### **Acceptance of Registration With HandyDART**

Upon acceptance, you will be issued a "client number" which you can use to order "Taxi Saver" coupons. These can be used like money and entitles the purchaser to a 50% discount on taxi rides as well. You are allowed to purchase two books, each worth \$40 worth of taxi rides per month.

In the Lower Mainland, they will have to be ordered from HandyDART Custom Transit "bookings" (604-430-2692) and, generally, **should be reserved two to three days in advance**. You can also hire local taxis.

If you have any questions you can phone 778-452-2860

## BENEFITS - TRANSPORTATION

**BC Ferries Priority Boarding Pass** Allows priority boarding at spots next to the elevators and reduced rates (for passengers with disabilities only). SPARC permit required.

1-888-BC FERRY ( 1-888-223-3779 ) [www.bcferrys.com](http://www.bcferrys.com)

If you are a resident of British Columbia and have a permanent disability, reduced fares are available (this applies to passenger fares only). To receive them, you must present your BC Ferries Disabled Status Identification (DSI) card. Call 1-800-+BCFerry for details, or you can download the *Information for Passengers with Special Needs* brochure from: [www.bcferrys.com](http://www.bcferrys.com)

Passengers requiring the use of an "overheight" vehicle equipped with a mechanical wheelchair lift or ramp may travel at the posted "underheight" vehicle (or car) tariff with or without a DSI card. Please inform the ticket agent of your vehicle's special status.

An Escort (one only) traveling with a person with a disability is eligible for the disabled rate. The Escort must be traveling in the same vehicle as the person with a disability. Escorts accompanying seniors with a disability traveling on a senior's free day are required to pay full fare.

## BENEFITS - TRANSPORTATION

**Bus Pass Program** The Ministry of Social Development will provide a bus pass to those on disability assistance.  
604-660-2421 [www.mhr.gov.bc.ca](http://www.mhr.gov.bc.ca)

Contact: Ministry of Housing and Social Development  
Bus Pass Program  
9950 Stn Prov Govt  
Victoria V8W 9R3

Toll-free: 1-866-866-0800 (choose option 4, then option 3)

**EASTER SEALS Disability Travel Card™** provides identification to a person with a permanent disability, which will allow an adult attendant, traveling with the person with a disability, to travel at no cost. Reduced fares will be granted to the person with a permanent disability, unable to travel alone, (regardless of age) and accompanied by an adult attendant, if such person with a disability has received authorization from Easter Seals Canada or one of its designated affiliated members.  
[www.easterseals.ca/english/category/programs/the-disability-travel-card](http://www.easterseals.ca/english/category/programs/the-disability-travel-card).

**HandyCard** Special Needs Transit Pass: Translink allows concession fares on bus, SkyTrain, SeaBus, West Van Blue Bus and West Coast Express. An attendant may ride with you for free. Not valid for Taxis and HandyDart.  
604-453-4634 [www.translink.ca](http://www.translink.ca)  
Also: [www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx](http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx)



## BENEFITS - TRANSPORTATION

**Disability Travel Card** Provides reduced travel rates for people with disabilities and attendant on a plane. Can be used for Greyhound bus and Via Rail. [www.easterseals.org](http://www.easterseals.org)

**Husky & Mohawk Gas Stations** Will provide full fuel service to people with physical disabilities for self-serve price. Husky Customer Care Centre. It is preferable to phone ahead. 1-800-661-3835

**Pacific National Exhibition** At the **PNE**, a disabled person will have to pay admission but their Attendant is Free [www.pne.org](http://www.pne.org)

**Taxi Companies** Also provide wheelchair transport. Arrange when you book the taxi.

**TaxiSaver Program** TransLink: Taxi Saver coupons at a reduced rate of 50% can be purchased once you receive a "HandyCards" number. 604-453-4634 [www.translink.ca](http://www.translink.ca)  
Also: [www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx](http://www.translink.ca/en/Rider-Info/Accessible-Transit/HandyCard-Taxi-Saver.aspx)

**Travel Assistance Program** Ministry of Health - MSP. Financial assistance and information for provincial non-emergency medical travel. 604-660-2421  
[www.health.gov.bc.ca/msp/mtapp/tap\\_patient.html](http://www.health.gov.bc.ca/msp/mtapp/tap_patient.html)

## RESOURCES - GENERAL

*Resources is broken down into General, Financial, Brain Injury, Advocacy, Recreational, Inspirational Movies, Documentary and Inspirational You Tube.*

**Advanced Mobility** (see Ad pg 94) Advancing Your Mobility Needs By Keeping Your Independence in Motion. *"We are committed to providing high quality medical equipment products and services to all of our customers, guaranteed."* From wheelchairs to mobility scooters, lift chairs to home healthcare products, we provide mobility products that help individuals achieve their fullest potential, freedom, comfort and safety. Toll Free: 1-800-665-4442

**Lower Mainland** 604-293-0002 [www.advancedmobility.ca](http://www.advancedmobility.ca)  
101-8620 Glenlyon Pky, Burnaby, BC V5J 0B6

**Kelowna** 250-860-9920 [www.advancedmobility.ca](http://www.advancedmobility.ca)  
Suite 1-1495 Dilworth Drive, Kelowna, BC V1Y 9N5

**Nanaimo** 250-754-3899 [www.advancedmobility.ca](http://www.advancedmobility.ca)  
2-1585 Bowen Road, Nanaimo, BC V9S 1G4

**Association for Injured Motorcyclists (A.I.M.)** Helping the downed rider, we will visit you regularly in hospital, ensure you know your rights, pay for your TV, and provide you with a Recovery Journal listing available benefits and resources and containing 100 diary pages to record your recovery for use by your lawyer in settlement. **604-580-0112**  
Unit # 37 - 13320 - 116th Ave., Surrey, BC V3R 0R8  
[info@aimvancouver.com](mailto:info@aimvancouver.com) [www.aimvancouver.com](http://www.aimvancouver.com)

***Auto Accident Survivor's Guide for British Columbia: Navigating the Medical-Legal-Insurance System "A Consumer Advocacy Guide"***

Explains how the medical, insurance and legal system works. (See page 21 for details.)

[http://www.autoaccidentsurvivorsguide.com/Contact\\_Us.html](http://www.autoaccidentsurvivorsguide.com/Contact_Us.html)

## RESOURCES - GENERAL

**Barber Prosthetics** (see Ad pg20) Servicing Lower Mainland, Vancouver, Richmond, Burnaby, Langley, Surrey, Delta and Coquitlam, Barber Prosthetics Clinic offers custom prosthetic legs and arms in an accredited facility, with certified staff, in a friendly, caring and professional manner. We pride ourselves in taking the time necessary to understand your needs and ensure that you receive the most comfortable and functional custom prosthetic limbs available.

604-321-1115  
540 Marine Drive South East, Vancouver, BC V5X 2T4  
[info@barberprosthetics.co](mailto:info@barberprosthetics.co) [www.barberprosthetics.com](http://www.barberprosthetics.com)

**BC211** Just dial 211 to access free, confidential, multilingual services in your community. Includes referrals, housing, advocacy, health care, child care, employment insurance, and much more.

604-875-6431  
BC 211, 330-111 West Hasting St., Vancouver, BC V6B1H4  
E-mail: [help@bc211.ca](mailto:help@bc211.ca) Web Site: [www.bc211.ca](http://www.bc211.ca)

**BC Coalition of Motorcyclists (BCCOM)** (See Ad pg 94)  
Advocating for motorcyclists in BC. Accomplishments include use of HOV lanes (safer), assured loading on BC Ferries, successfully lobbied against No-Fault insurance, and two consecutive motorcycle insurance rates rollbacks. Established a road hazard reporting system, established designated motorcycle parking in various municipalities and is responsible for having May declared *Motorcycle Awareness Month by the Province of B.C.*

Unit # 37 - 13329 - 116th Ave., Surrey, BC V3R 0R8  
[office@bccom-bc.com](mailto:office@bccom-bc.com) [www.bccom-bc.com](http://www.bccom-bc.com)  
604-580-0111 Fax: 604-580-0114

## RESOURCES - GENERAL

### **BC Coalition of People with Disabilities (BCCPD)**

*Supporting people, regardless of their disability, to live with dignity, independence and as equal and full participants in society.*

The BCCPD provides advocacy, income supports, and lobbying for the disabled community. Their assistance includes helping with CPP Disability Pension appeals.

#204 - 456 West Broadway, Vancouver, BC V5Y 1R3

(See pg 51 for details.) 604-872-1278 [www.bccpd.bc.ca](http://www.bccpd.bc.ca)

**BC Housing** BC Housing provides subsidized housing including wheel-chair accessible units. Also provides grants for renovations due to disability.

Suite 101 - 4555 Kingsway, Burnaby, BC V5H 4V8

604-609-7024

[www.bchousing.org](http://www.bchousing.org)

**BC Legal Services Society** Provides legal information, advice, and representation, to those with low incomes.

400 - 510 Burrard Street, Vancouver, BC V6C 3A8

604-408-2172

[www.lss.bc.ca](http://www.lss.bc.ca)

**BitField Data Systems Corporation** (see Ad pg 19)  
*"Simplifying Complexity"*

BitField Data Systems provides many levels of computer and network support ranging from casual on-demand assistance to complete multi-site infrastructure implementation, planning, documentation, standardization, and all other aspects of system administration. 604-370-3662

30138-8602 Granville Street, Vancouver, BC V6P 5A0

[info@bitfield.ca](mailto:info@bitfield.ca)

<http://www.bitfield.ca/>

**Canadian Paraplegic Association:** renamed --  
see: **Spinal Cord Injury BC** (page 80)

## RESOURCES - GENERAL

**Clarke Hill Motors** (see Ad pg 93) Drawing on years of experience, our certified technicians perform all repairs including basic servicing/maintenance, tune-ups, brakes, tires, computer diagnosing, exhaust systems, steering systems, engine/transmission rebuilds/exchanges, custom work, including diesel, trucks and buses. Our work is guaranteed. 1099 Lansdowne Dr., Coquitlam, BC V3B 4T7  
604-945-6453 or 604-939-1202  
[TheShop@Clarkehillmotors.com](mailto:TheShop@Clarkehillmotors.com)

**Community Access Program** Affordable access to the Internet in places like schools, community centers and libraries. <http://www.ic.gc.ca/eic/site/cap-pac.nsf/eng/home>

**Cypress Motorbike** (see Ad pg 46) We service and repair all makes of Japanese and European motorcycles, dirt bikes, ATVs. See us for: oil/filter, tune-ups, tires, brakes, custom work, performance exhaust, jet kits, and engine rebuilds. Our technicians are licensed, have decades of experience, and our work is guaranteed.  
1-7550 River Road, Delta, BC  
(Between Alex Fraser Bridge and George Massey Tunnel.)  
604-940-1945 [info@cypressmotorbike.com](mailto:info@cypressmotorbike.com)

**Daryl Brown "Motorcycle Lawyer"** (See Ad pg 93) (see also Article) The insurance company is not working for you. Experienced injury and motorcycle injuries lawyer, Daryl Brown, a long time rider, motorcycle racer and previous motorcycle instructor, wants to help. *Reduced rate if referred by AIM.* Cell: 604-612-6848  
Suite 1500, 13450-102nd Avenue, Surrey, BC, V3T 5X3  
[daryl@motorcyclelawyer.ca](mailto:daryl@motorcyclelawyer.ca) [www.motorcyclelawyer.ca](http://www.motorcyclelawyer.ca)

## RESOURCES - GENERAL

**Disability Foundation** Founded by past Vancouver Mayor Sam Sullivan, provides connections for disabled gardening, sailing, adapted music, wilderness access, and business co-operative. 604-688-6464  
Suite 318-425 Carrall Street, Vancouver, BC V6B 6E3  
[info@idsabilityfoundation.org](mailto:info@idsabilityfoundation.org) [www.disabilityfoundation.org](http://www.disabilityfoundation.org)

### **EATI - Equipment & Assistive Technology Initiative.**

(British Columbia Personal Supports Network) Provides a source of funding for assessment, training, purchasing and/or training with equipment and assistive devices that relate directly to your disability needs and will help you reach your employment-related goals. *(Buying a van that needs conversion? Save some of your Part 7 benefits and let EATI pay for the conversion.)*

[EATI@BCPSN.org](mailto:EATI@BCPSN.org)

<http://www.bcpsn.org>

Ian Yeung [ian@rcdrichmond.org](mailto:ian@rcdrichmond.org)

1-877-333-7554

Louise Gaudry [louise@richmond.org](mailto:louise@richmond.org)

604-232-2404

### **G F Strong Rehabilitation Centre**

The primary Rehabilitation Centre for British Columbia, GF Strong focuses on permanent disabilities including amputations, brain injury, arthritis, paraplegia, quadraplegia, multiple injuries and strokes. Provides in-patient, out-patient and outreach programs.

604-734-1313

4255 Laurel St., Vancouver, BC V5Z 2G9

[www.gfstrong.com](http://www.gfstrong.com)

## RESOURCES - GENERAL

**Godoy's Insurance** (see Ad pg 19) *"The best coverage at the lowest rates."* Supporting motorcyclists throughout BC for 34 years. Private coverage available. We provide a full range of insurance policies. We can help you choose a plan that suits your needs and fits your budget.  
Suite 2-1601 Burnwood Drive, Burnaby, BC V5A 4H1  
Branches in Langley, Abbotsford, and North Vancouver.  
604-420-5470 Toll Free: 1-888-588-8285  
[www.godoys.com](http://www.godoys.com)

**Hallmark Ford** Founded on determination and a commitment to our customers, and driven by our customers complete satisfaction, we are proud to be recognized by Ford as number one in both Sales and Service satisfaction. We provide a complete line of Ford vehicles, parts and service. We will provide a vehicle for a person with a disability at invoice if referred by the Association for Injured Motorcyclists. (Must have a doctor's disability certificate.)  
10025-152nd Street, Surrey, BC V3R 4G6 604-584-1222  
[jeffhall@hallmarkford.ca](mailto:jeffhall@hallmarkford.ca)

**Ivers Custom Cycles** (see Ad - back cover) Ivers Custom Cycles offers a wide range of services. We specialize in transmissions and all Harley Davidson Engines from the Flat Head to the Fat Head. Ivers is the complete Harley Davidson fabricator, specializing in welding, forming, and milling on everything from gas tank extensions to stainless exhaust pipes; we can build them from stock to super performance. At Ivers Custom Cycles, you'll find friendly, knowledgeable sales associates who enjoy the Harley-Davidson & Custom Motorcycle lifestyle! Whether you're meeting up with friends or looking for a great place to hang out, you'll find it all at Ivers. 604-526-IVER (4837)  
Unit @ 22 - 2710 Barnet Highway, Coquitlam, BC V3B 1B8  
[info@iverscustomcycles.com](mailto:info@iverscustomcycles.com) [www.ivers.ca](http://www.ivers.ca)

## RESOURCES - GENERAL

**Jim McNeney, B.A., LL.B., Q.C. - McNeney & McNeney**  
(See Ad - front cover) (See, also, article pg 210) Legal services for motorcycle and car accident victims. An attorney who rides, Jim McNeney has 40 years experience. A staunch defender of motorcyclists rights, Jim fights a public bias against motorcyclists. He is also the founder of BC Coalition of Motorcyclists, an advocacy group for motorcyclists. *Reduced rate if referred by AIM.*

604-687-1966

Toll Free: 1-800-535-6565

900-1080 Howe Street, Vancouver, BC V6Z 2T1

Prince George: 250-596-3201 [www.mcneneymcneney.com](http://www.mcneneymcneney.com)

Ft. St. John: 250-787-1884

[kfisher@truenorth.ca](mailto:kfisher@truenorth.ca)

[info@McNeneyMcNaney.com](mailto:info@McNeneyMcNaney.com)

**Larry Bowen Driver Rehab Inc.** Assisting persons with disability recover their motorcycle license, Larry Bowen can perform assessment of your adaptive needs, recommend required modifications to your bike, and train you using your modified bike. Larry will travel to locations in BC and Alberta.

604-996-4893

Box 78095, Northside RPO, Port Coquitlam, BC V53 7H5

[info@larrybowen.ca](mailto:info@larrybowen.ca)

<http://larrybowen.ca/home>

**Maggie Pierce, LL.B., B.S.W. REALTOR (R), Prudential Sussex Realty**

More than just a real estate sales person, Maggie Pierce specializes in assisting people with a disability from an injury, aging and other causes, to buy a new home that will allow them to live safely and independently. She provides a free initial consultation that includes an assessment of the person's needs in a home, and on request, a review of the current home. Maggie brings dedication, compassion, and a high attention to detail in serving her clients to ensure they make the best possible choice in their next home purchase.

Direct Telephone: 604-202-0161

E-mail: [maggie@maggiepierce.ca](mailto:maggie@maggiepierce.ca)

[www.maggiepierce.ca](http://www.maggiepierce.ca)



## RESOURCES - GENERAL

### **Megson FitzPatrick Insurance Services** *(see Ad pg 45)*

At Megson FitzPatrick we exist to improve the lives of our Clients, Team & Community. We specialize in a broad range of personal and professional insurance solutions from home & motorcycle to business & benefits, and we have the ability to protect what matters to you most. To learn more about Megson FitzPatrick, how we improve lives and what we can offer, please visit our website: [www.megsonfitzpatrick.com](http://www.megsonfitzpatrick.com)

#### Four branches in Victoria:

3561 Shelbourne Street, Victoria, BC V8P 4G8	250-595-5212
	Toll Free: 1-888-595-5212
1116 McKenzie Ave., Victoria, BC V8P 5P5	250-727-7961
120-174 Wilson St., Victoria, BC V9A 7N6	250-385-1306
101-3531 Blanshard St., Victoria, BC V8Z 0B9	250-475-2276

**Neil Squire Society** Non-profit society develops ergonomic/assistive aids for disabled through use of computer-based assistive technologies.

Suite 220-2250 Boundary Road, Burnaby, BC V5M 3Z3  
604-473-9363 [info@neilsquire.ca](mailto:info@neilsquire.ca) [www.neilsquire.ca](http://www.neilsquire.ca)

**Rose A. Keith, B.A., LL.B.** *(See article pg 201)* British Columbia Trial Lawyer advocating for your rights, including Personal Injury and Employment Law Matters. Experienced in motorcycle accidents. Meticulous Case Management. 20 years experience. Serving clients throughout the Lower Mainland and Sunshine Coast. *Toll Free: 888-893-6134*

1486 West Hastings Street, Vancouver, BC V6G 3J6  
604-800-4219 Fax: 604-669-5668  
E-mail: [rkeith@rosekeith.bc.ca](mailto:rkeith@rosekeith.bc.ca) [www.rosekeith.b.c.ca](http://www.rosekeith.b.c.ca)

## RESOURCES - GENERAL

**Shoppers HomeHealthCare(TM)** *(see Ad pg 45)* We are Canada's leading supplier of aids for people with disabilities, from wheelchairs to lifts, supports to braces, vehicle conversions to home elevators, safety products to aids to daily living. Nine stores throughout British Columbia. Van conversions available at Burnaby main office and in Nanaimo. [www.shoppershomehealthcare.ca](http://www.shoppershomehealthcare.ca)  
604-326-1117 x 238 Toll Free: 1-877-215-7609

**Spinal Cord Injury BC** Formerly the BC Paraplegic Association, Spinal Cord Injury BC helps people with spinal cord injury (or related physical disability) and their families adjust, adapt and thrive in their new lives. Wheelchairs, renovation suggestions, counseling, advocacy.  
604-324-3611 [www.sci-bc.ca](http://www.sci-bc.ca)  
780 SW Marine Drive, Vancouver, BC V6P 5Y7  
777 Kinsmen Place, Prince George, BC V2M 6Y7

**Tetra Society of North America** A non-profit society that develops technical aids and assistive devices for the disabled. Chapters throughout the province.  
604-688-6464 [ptweedie@tetrasociety.org](mailto:ptweedie@tetrasociety.org) [www.tetra.org](http://www.tetra.org)

**Trev Deeley Motorcycles** *(See Ads - front & back covers)*  
The oldest Harley-Davidson Motorcycle Retailer in Canada, Deeley's started in 1917. Contributing greatly to the motorcycle community, Deeley's is involved in many charitable events. Certified technicians work on your bike providing full service. Check out their winter storage program and watch for demo rides.  
1875 Boundary Road, Vancouver, BC.  
604-291-2453 Toll Free: 1-866-510-2911  
Service Department: 604-291-1875 [www.trevdeeley.com](http://www.trevdeeley.com)

## RESOURCES - GENERAL

**Vancouver Orthopedic Group** (*see Ad pg 46*) With a team of professional staff that has more than 120 years of combined clinical experience, we are British Columbia's leading provider of comprehensive orthopedic services and product to the healthcare industry. We specialize in fabricating all types and functional levels of prosthetics, as well as custom bracing for neuromuscular and musculoskeletal disorders, sport or occupational injury, wound off-loading, and foot health management, including the consequences of diabetes mellietus. All work done on site.  
124 W 8th Ave., Vancouver, BC V5Y 1N2 604-877-1700  
[www.vanpo.ca](http://www.vanpo.ca)

**Whalley Printers** More than just a "Print Shop", Whalley Printers provides one-stop printing and personalized service. Serving the Surrey community for over 30 years, we offer creative printing design and digital & offset printing. We can meet all your printing needs from business cards to posters using the most modern equipment and processes available.  
10715 King George Blvd, Surrey, B.C.  
E-Mail: [whalleyprinters@whalleyprinters.com](mailto:whalleyprinters@whalleyprinters.com)  
604-588-3533 Web Site: [www.whalleyprinters.com](http://www.whalleyprinters.com)

## RESOURCES - FINANCIAL

**Jill Seymour Financial Services** (*See Ad pg 20*)  
Specializing in handicap deductions, disability benefits and tax planning. Jill Seymour can also help you plan ahead to take advantage of various deductions, credits, etc. available to you if you are disabled.  
604-244-7023  
[Jillianseymnour@shaw.ca](mailto:Jillianseymnour@shaw.ca)

## RESOURCES - BRAIN INJURY

**B C Brain Injury Association (BCBIA)** Education, information, prevention, support and system advocacy.  
Box 143-11948 207 Street, Maple Ridge, BC V2X 1X7  
604-465-1783 [www.bcbraininjuryassociation.com](http://www.bcbraininjuryassociation.com)

**Brain Injury Support Groups** Throughout the Province. See last page of *Headlines* magazine for a support group nearest you.  
<http://www.brainstreams.ca/headline-magazine>

**Brain Resource, Advocacy & Information Network© (B.R.A.I.N.©)** Brain Resource, Advocacy & Information Network (B.R.A.I.N.©) is a support network based out of New Westminster BC. \*\*

Strives to meet the needs of survivors of brain injury, family members, friends and caregivers by:

- the provision of resource materials
- advocacy for those in need of a voice
- information reflecting the vast needs of our members, and
- networking opportunities by connection to others in similar situations and to appropriate service providers.

**Tina Suter** 604-540-9234 email: [brain@telus.net](mailto:brain@telus.net)

\*\* *B.R.A.I.N. sponsors Friday Frappe Frenzy - meets at 7pm on the 4th Friday of the month at Blenz Coffee (the corner of 6th Street and 6th Avenue) in New Westminster. A social event open to everyone.*

## RESOURCES - BRAIN INJURY

**Fraser Valley Brain Injury Association (FVBIA)** A charitable organization offering support and services to people with acquired brain injuries. Provides a variety of programs throughout the Fraser Valley including support groups, advocacy, funding, and drop in programs. Promotes public awareness, knowledge and appreciation of the specific needs of people with acquired brain injuries and their families. Serves as an information centre of current knowledge, and as a voice regarding needs and options for housing, social and recreational opportunities.

#204 - 2890 Garden Street, Abbotsford, BC V2T 4W7

604-557-1913

[www.fvbia.org](http://www.fvbia.org)

See Resource Manual at:

[http://www.fvbia.org/files/Resource\\_Manual\\_2011%20updated%20March%207.pdf](http://www.fvbia.org/files/Resource_Manual_2011%20updated%20March%207.pdf)

**After Brain Injury - Tools For Living:** *A Step-by-Step Guide for Caregivers & Survivors. A guide to psychological recovery after the trauma of Brain Injury.*

A Six-Point Program for Wellness after brain injury. Workbook and DVD available. Provides strategies for lifelong recovery after brain trauma for caregivers and survivors and their families. Available for sale online.

<http://www.lapublishing.com/tbi-caregiver-information/>

## RESOURCES - ADVOCACY / CASE MANAGEMENT

**BC Coalition of Motorcyclists (BCCOM)** (See Ad pg 94)  
Advocating for motorcyclists in BC. Accomplishments include use of HOV lanes (safer), assured loading on BC Ferries, successfully lobbied against No-Fault insurance, two consecutive motorcycle insurance rates rollbacks, established a road hazard reporting system, established designated motorcycle parking in various municipalities and is responsible for having May declared *Motorcycle Awareness Month by the Province of B.C.*

Unit # 37 - 13329 - 116th Ave., Surrey, BC V3R 0R8

[office@bccom-bc.com](mailto:office@bccom-bc.com)

[www.bccom-bc.com](http://www.bccom-bc.com)

604-580-0111

Fax: 604-580-0114

### **BC Coalition of People with Disabilities (BCCPD)**

*Supporting people, regardless of their disability, to live with dignity, independence and as equal and full participants in society.*

BCCPD provides support for people with disabilities to live with independence and as equal and full participants in society. Their assistance includes obtaining Provincial Disability Benefits, CPP Disability appeals, Advocacy Access Program, Independent Living supports & Health & Wellness information & programs. On their web site is a Step-by-Step program to follow if you wish to apply for CPP Disability Pension yourself. <http://www.bccpd.bc.ca/>

604-875-0188

[www.bccpd.bc.ca](http://www.bccpd.bc.ca)

Advocacy Access Program:

604-872-1278

All Other Programs

604-875-9227

E-mail:

[feedback@bccpd.bc.ca](mailto:feedback@bccpd.bc.ca)

## RESOURCES - ADVOCACY / CASE MANAGEMENT

**Brain Resource, Advocacy & Information Network© (B.R.A.I.N.©)** Brain Resource, Advocacy & Information Network (B.R.A.I.N.©) is a support network based out of New Westminster BC.

Strives to meet the needs of survivors of brain injury, family members, friends and caregivers by:

- the provision of resource materials
- advocacy for those in need of a voice
- information reflecting the vast needs of our members, and
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**Tina Suter** 604-540-9234 email: [brain@telus.net](mailto:brain@telus.net)

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#204 - 2890 Garden Street, Abbotsford, BC V2T 4W7

604-557-1913

[www.fvbia.org](http://www.fvbia.org)

See Resource Manual at:

[http://www.fvbia.org/files/Resource\\_Manual\\_2011%20updated%20March%207.pdf](http://www.fvbia.org/files/Resource_Manual_2011%20updated%20March%207.pdf)

## RESOURCES - RECREATIONAL

**Abilities Magazine** Canadian lifestyle magazine (quarterly) for people with Disabilities.  
[able@abilities.ca](mailto:able@abilities.ca) [www.enablelink.org](http://www.enablelink.org)

**Access 2 Entertainment** The Access 2 Entertainment(TM) card provides free admission (or a significant discount) for support persons accompanying a person with a disability at member movie theaters across Canada. The person with the disability pays regular admission. Cost of card is \$20.00. Applications available on line:

[http://access2.ca/english\\_default.html](http://access2.ca/english_default.html)

The Access 2 Entertainment card is also available through Easter Seals Canada [a2e@easterseals.ca](mailto:a2e@easterseals.ca)

**Accessibility** This Federal Government web site provides information regarding accessibility to parks, accommodations, various modes of transportation, and accessible activities in British Columbia.

<http://www.hellobc.com/british-columbia/about-bc/accessibility.aspx>

**BC Disability Sports** A non-profit organization promoting awareness of sport and recreation of British Columbians with disabilities.  
604-598-7890  
[www.disabilitysport.org](http://www.disabilitysport.org)



## RESOURCES - RECREATIONAL

### **BC Mobility Opportunities Society**

Non-profit society enriching the lives of disabled people through wilderness recreation activities.

207-3077 Granville St., Vancouver, BC V6H 3J9

604-688-6464

[www.bcmos.org](http://www.bcmos.org)

**BC Parks** Discount campsite fees for persons with disabilities. Recipients of CPP disability benefits are eligible for free camping if they are also designated under the PWD program and receive additional disability benefits from the Ministry of Social Development.

<http://www.env.gov.bc.ca/bcparks/fees/fees.html#disabilities>

**BC Therapeutic Riding Association** Represents member organizations offering therapeutic horseback riding.

604-462-7786

[www.vcn.bc.ca/bctra/BCTRA.members](http://www.vcn.bc.ca/bctra/BCTRA.members)

### **Disabled Skiers Association of BC**

220-3820 Cessna Drive, Richmond, BC V7B 0A2

604-333-3630

[www.disabledskiingbc.com](http://www.disabledskiingbc.com)

### **Disabled Sailing Association of BC**

207-3077 Granville St., Vancouver, BC V6H 3J9

604-688-6464

[www.disabledsailingbc.org](http://www.disabledsailingbc.org)

## RESOURCES - RECREATIONAL

**Disability Foundation** Founded by past Vancouver Mayor Sam Sullivan, provides connections for disabled gardening, sailing, adapted music, wilderness access, and business co-operative. 604-688-6464  
Suite 318-425 Carrall Street, Vancouver, BC V6B 6E3  
[info@idsabilityfoundation.org](mailto:info@idsabilityfoundation.org) [www.disabilityfoundation.org](http://www.disabilityfoundation.org)

**Fishing License Fee Reduction** [www.fishing.gov.bc.ca](http://www.fishing.gov.bc.ca)

**The Spin** - Spinal Cord Injury BC (quarterly magazine)  
For and about people with spinal cord injury. Also available on line. 604-324-3611 E: [thespin@bcpara.org](mailto:thespin@bcpara.org)

**Valley Therapeutic Equestrian Association** - a registered volunteer-based charity that provides therapeutic horseback riding for children and adults of varying abilities.  
3330 - 256th Street, Langley, BC V4W 1Y4 604-857-1267  
[info@vtea.ca](mailto:info@vtea.ca) <http://www.vtea.ca/index.htm>

**Vancouver Adapted Music Society** Provides equipment allowing involvement in making music and performing.  
207-3077 Granville St., Vancouver, BC V6H 3J9  
604-688-6464 [www.vams.org](http://www.vams.org)

**Vancouver Adapted Snow Sports (VASS)** Offers ski and snowboard programs at Grouse, Seymour and Cypress Mountains for people with disabilities. 604-646-VASS(8277)  
[info@vass.ca](mailto:info@vass.ca) <http://www.vass.ca/contact/>

## RESOURCES - RECREATIONAL

### FOR WORLD - WIDE TRAVEL

#### **Travel Tips for the Disabled: “Gimp on the Go”**

This upbeat website provides detailed tips on how to travel, especially on airlines, with a wheelchair. Worldwide travel reviews, list of accessible destinations, travel industry news, travel agencies, travel resources, products and services, all worldwide. Also has a forum on the website. Hilarious comments. [www.gimponthego.com](http://www.gimponthego.com)

*A must read if you plan to travel anywhere in the world!*

See, also, **Your Accessible Travel Guide** - by [Spinal Cord Injury BC](#). This 19 page travel guide focuses on traveling by plane. Can be downloaded and printed free.

*"The tips in this E-book were collected by the staff of Spinal Cord Injury BC from a panel of expert travelers with physical disabilities who have collectively explored every single continent -- yes, even Antarctica -- over the course of several decades. Together we aimed to create a travel resource that would be useful to anyone who wishes to travel with a spinal cord injury (SCI), a mobility impairment, or a physical disability by themselves or with their family, friends or an attendant."*

[http://issuu.com/candicev/docs/accessible\\_travel\\_guide?mode=window](http://issuu.com/candicev/docs/accessible_travel_guide?mode=window)

For more/other travel information, check out Spinal Cord Injury BC's web site: <http://sci-bc.ca/travel/>

## INSPIRATIONAL MOVIES

**Good Luck** (1997) Gregory Hines, Vincent D'Onofrio  
Heartwarming buddy tale of two unlikely heroes whose road trip adventure aimed at winning a white water river race, despite the fact that one is blind and the other wheelchair bound, leads them to the finish line of true friendship.

**Music Within** (2007) Ron Livingston, Melissa George and Michael Sheen. The true story of Richard Pimentael, a brilliant public speaker with a troubled past, who returns from Vietnam severely hearing-impaired and finds a new purpose in his landmark efforts on the behalf of Americans with disabilities.

**Reach for the Sky** (1956)  
Kenneth More, Muriel Pavlow and Lyndon Brook.  
The true story of airman Douglas Bader who overcame the loss of both legs in a 1931 flying accident to become a successful fighter pilot and wing leader during World War II.

**The Other Side of the Mountain** (1975)  
Marilyn Hassett, Beau Bridges and Belinda Montgomery.  
Based on the true story of Jill Kinmont. In 1955, eighteen-year-old Jill is a truly talented, gifted skier and a shoo-in for the 1956 Winter Olympics. But Jill comes close to losing everything when she takes a near fatal fall off a mountain during the last race of the season. Paralyzed from the shoulders down, Jill now has to climb another kind of mountain-working her way up from total helplessness to leading a fulfilling life. With the help of family, friends, and an extraordinary man, Jill begins the quest up that mountain.

## INSPIRATIONAL MOVIES

### **The Terry Fox Story (1983)**

Ralph L. Thomas, Robert Duvall.

True story about Canadian cancer amputee hero who decided to run across Canada on only one leg to raise money for cancer research.

### **Waterdance (1992)**

Eric Stoltz, Helen Hunt.

An oft overlooked film about struggling to deal with paralysis. Author Joel Garcia breaks his neck while hiking, and finds himself in a rehab center with Raymond, an exaggerating ladies man, and Bloss, a racist biker. Considerable tension builds as each character tries to deal with his new found handicap and the problems that go with it, especially Joel, whose lover Anna is having as difficult a time as he is. As Raymond reveals a dream about dancing on the surface of a lake to stay afloat, it becomes apparent that each of them must find his own Waterdance to survive his tragedy.

## DOCUMENTARY

### **The Brain That Changes Itself (2009)**

CBC Documentary.

"The Nature of Things". - Neuroplasticity: how the brain changes, and even "rewires" itself to adapt to injury. This can be viewed on the internet.

<http://www.cbc.ca/documentaries/natureofthings/2008/brainchangesitself>

## INSPIRATIONAL YOU TUBE

### **Are You Going to Finish Strong?**

(YouTube) (2:40 minutes)

Nick Vujicic has no arms or legs but has come to terms with his lot in life and he delivers an inspirational speech to these school kids that they will probably never forget. Talks about his life and what he can do. Talks about not giving up.

<http://www.maniacworld.com/are-you-going-to-finish-strong.html>

### **Be Inspired.....Life Without Limbs**

(YouTube) (3:58 min.)

Nick Vujicic has no arms or legs but has come to terms with his lot in life and he delivers an inspirational speech to these school kids that they will probably never forget. Talks about his life and what he can do.

<http://www.youtube.com/watch?v=XnuAyFCZjdA>

[www.MOTORCYCLELAWYER.CA](http://www.MOTORCYCLELAWYER.CA)

DARYL J. BROWN

**Barrister & Solicitor**

The insurance company is not working for you. Experienced injury lawyer, **Daryl Brown**, a long time rider and motorcycle racer, wants to help.



**McQuarrie Hunter LLP**

**400-713 Columbia Street, New Westminster, BC**

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## **I Believe**

**I believe in myself, I believe in me.**

**I have to , you see.**

**I have to push myself forward,**

**And move on the right track.**

**That's not for me, I dont want to turn back.**

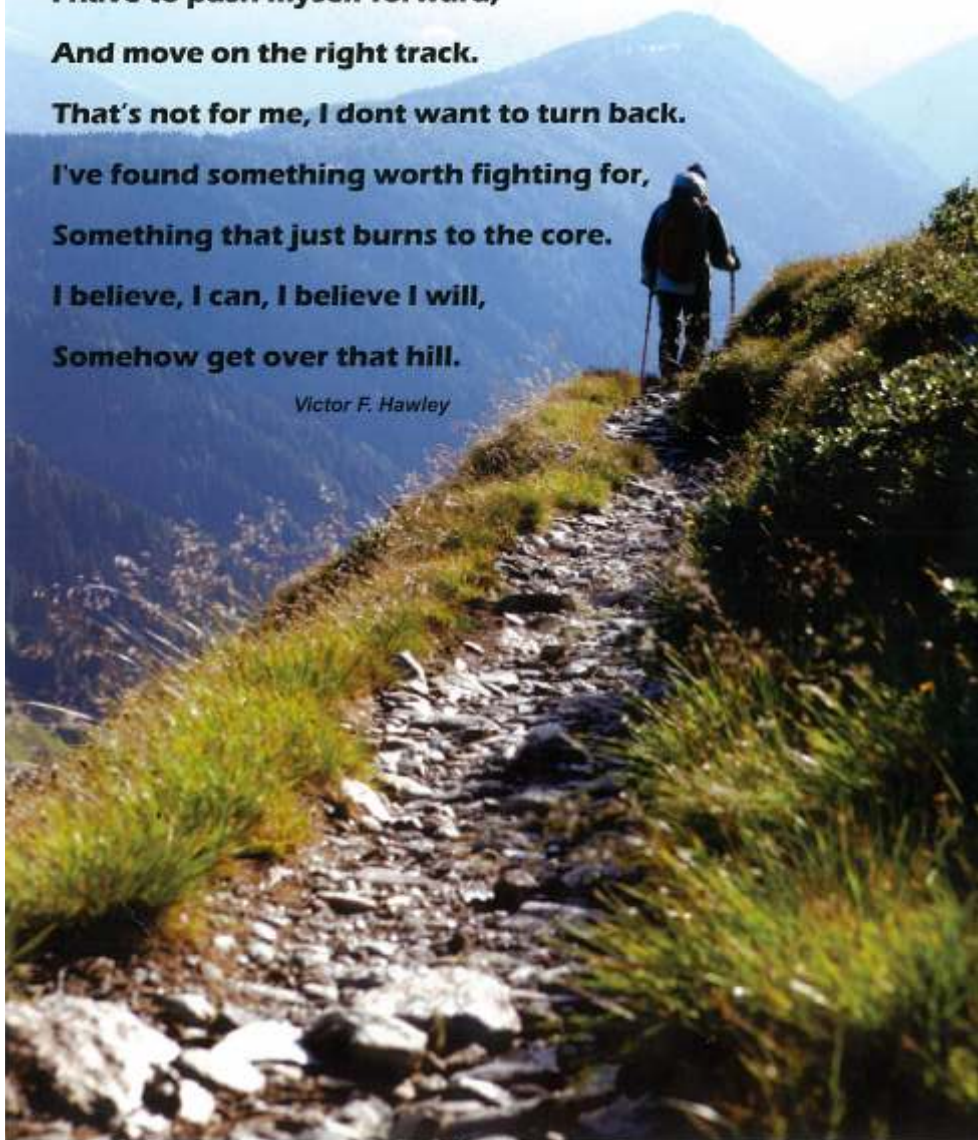
**I've found something worth fighting for,**

**Something that just burns to the core.**

**I believe, I can, I believe I will,**

**Somehow get over that hill.**

*Victor F. Hawley*



## RECORDING YOUR RECOVERY

On each Daily Record page, record your successes and triumphs, no matter how small. Focus on the positive aspects of your recovery. This will be helpful to your lawyer in settling your claim.

### Record the following:

- day and date at the top of each page
- drugs/medications taken
- appointments and events
- phone calls, meetings and therapy sessions
- expenses including your spouse's/partner's: mileage, parking receipts, gas receipts, meal receipts, etc. Write your name/date on each receipt. Store in Pocket Page.

**Achievements:** Focus on your recovery, listing your achievements and gains you have made in your recovery, regardless of how small.

Today, for the first time, I .....

eg: ... was able to shower alone today for the first time.

eg: ... finally achieved five sit-ups today.

eg: ... took my first step on my artificial leg today.

eg: ... picked up daughter, took her for lunch for the first time.

eg: ... got together with the guys for the first time.

**Threshold Ratings:** Indicate your ratings from 1 to 10.

**Problems - Resolutions:** Record conflicts and resolutions. Forward unresolved problems to next page.

<u>Conflict / Problem</u>	<u>Resolution</u>
eg. Denied Part 7 benefits	My lawyer got them for me
eg. Wife's car broke down	AIM drove her in to visit me
eg. Fell out of wheelchair - painful back spasms	Was given medication

# DAILY RECOVERY RECORD

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Low      **Threshold Ratings**      High

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Pain      1   2   3   4   5   6   7   8   9   10

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# DAILY RECOVERY RECORD

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# CALENDARS

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**POCKET**

**POCKET**

## ICBC INSURANCE COVERAGE BASICS

*This article provided by Rose A. Keith, B.A., LL.B.*

### The Importance of Being Properly Insured

If you own a motorbike, you have insurance on that bike. ICBC requires us to have the insurance in order to have plates on the bike. However, most of us don't understand the insurance that we have, nor do we understand whether what we have is enough or too much. The insurance that you have fills two purposes – it is either to help you in the event of damage or loss from an accident, or it is to compensate a third party if you are at fault for an accident so that you don't have to pay their damages out of your own pocket. Everyone licensed in British Columbia must purchase their Basic Autoplan insurance through ICBC. This is the minimum amount that everyone must have. You can then purchase optional extended coverage either through ICBC or through another carrier.

Basic Autoplan coverage provides you with the following:

- \$150,000 per person for medical and rehabilitation costs;
- \$200,000 for damages claimed by other persons; and
- \$1 million per person if the "at fault" motorist is uninsured.

Sounds like a lot of insurance right? Wrong!! Let's look at what each of these actually is.

**Medical and rehabilitation costs** – this is medical care that is required following an accident and income replacement of up to \$300 per week. This coverage is far superior to many jurisdictions but it is still woefully inadequate if you have suffered a significant injury. This is only of real consequence if the accident is your fault and you are unable to claim against another party for the damages that you have suffered.

## ICBC INSURANCE COVERAGE BASICS (Cont'd)

If the accident is your fault however, \$150,000 does not go very far if you have suffered a severe injury. ICBC is what we refer to as a secondary insurer. What that means is that their requirement to provide coverage for medical and rehabilitation costs only kicks in after you have depleted your entitlement to other benefits. So, for example, if you have extended health coverage, then you utilize that first for medical and rehabilitation costs and only turn to ICBC when you have used up whatever other coverage that you have available. That makes the \$150,000 go a lot farther obviously.

More problematic is the wage loss benefit that you are entitled to. Under the Basic Autoplan coverage you are entitled to a maximum of \$300 per week or 75% of your usual weekly earnings, whichever is less, if as a result of a motor vehicle accident you are totally disabled from work. That amounts to only \$15,000 per year. That is significantly less than what most individuals earn.

Again, if another party is at fault for the accident you can ultimately obtain your wage loss from them. This is only problematic for individuals who are at fault for an accident. There are income replacement insurance policies that are available and it is worthwhile speaker to an insurance broker about the cost and availability of such a policy for you.

**\$200,000 for damages claimed by others** – this basic insurance amount is meant to satisfy any claims brought by others as a result of your negligence. \$200,000 is not sufficient. \$200,000 is to cover all of the damages of all of the parties involved in the crash, including the vehicle damage. This can easily exceed \$200,000. You are then personally liable for any amounts over and above the \$200,000. There is insurance available that greatly increases the amount of insurance available to you to satisfy the claims brought by others and it is available at a nominal cost. You should have at least \$2,000,000 in coverage.

## ICBC INSURANCE COVERAGE BASICS (Cont'd)

**\$1 million if the at fault person** has insufficient insurance. This type of coverage is referred to by lawyers as UMP or Underinsured Motorist Protection. This insurance is to protect you and provide you with coverage if the person who is at fault for the accident does not have sufficient coverage to compensate you for your injuries. \$1 million is the minimum that all motorists have through their Basic Autoplan Coverage. With this insurance I again recommend that you get as much as you possibly can. It is available for a nominal fee and is invaluable insurance if you ever have the misfortune of requiring it. When you are injured in an accident, ICBC is only obligated to pay out up to the limit of the at fault party's insurance and your UMP coverage. Regardless of how devastating your injuries are and how extensive your losses are, that is the limit of what ICBC has to pay. Beyond that, you have to recover your damages directly from the person who caused you injury. Typically if a person has a low rate of coverage on their insurance they will have little or no ability to pay a judgment in excess of their insurance and, as the injured party, you will be left with no ability to recover your damages.

The above is by no means an exhaustive explanation of insurance coverage and what you should have. In addition to the above, you need to consider whether you want to purchase "own damage" coverage. Without it, in an accident in which you are at fault, repairs to your motorbike will not be covered. This is a type of insurance that really is a matter of cost benefit analysis in which the value of the bike must be taken into consideration.

The above information should however provide you with the starting point of your discussions with an insurance broker the next time you are buying insurance for your bike. Below are a list of questions to consider asking an insurance broker when you are purchasing insurance:

## ICBC INSURANCE COVERAGE BASICS (Cont'd)

Am I eligible for income replacement benefit and if yes, what is the cost of it?

What is the maximum liability insurance that I can purchase and what is the cost of it?

What is the cost associated with each \$1 million of increased liability insurance?

How much UMP can I purchase?

What is the cost of each extra \$1 million of UMP?

What is the cost of own damage coverage?

Ensuring that you understand what insurance you have and whether you are properly and fully ensured not only provides you peace of mind but can ensure your financial future is not compromised.

### **Rose A. Keith, B.A., LL.B.**

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Toll Free: 888 - 893 - 6143

E-mail: [rkieth@rosekeith.bc.ca](mailto:rkieth@rosekeith.bc.ca)

Web Site: [www.rosekieth.b.c.ca](http://www.rosekieth.b.c.ca)

## **ACCIDENT CLAIMS BASICS**

*This article provided by Daryl Brown, B.A., LL.B.*

### **Injured in an Automobile or Motorcycle Accident?**

The motor vehicle insurance scheme in British Columbia is superior to many auto plans elsewhere. For example, you are entitled to receive medical rehabilitation and partial wage loss benefits even if it is determined you were liable for the accident, not directly insured by ICBC or were hit by an "out of province" vehicle. Coverage is also available when the other vehicle is uninsured or unidentifiable. Consequently, if you are injured and require care, it is assuring to know such comprehensive protection is available.

Knowing this however, is not enough. You need to understand your rights and responsibilities when dealing with the insurance company. Some of the issues to consider are:

- \* Part 7 benefits;
- \* the difference between Part 7 and Tort actions;
- \* time limitations to initiate your Part 7 or Tort actions;
- \* when to settle your actions; and,
- \* when you need to consult a lawyer.

### **Part 7 Benefits**

Under Part 7 of the Regulations for the Insurance (Motor Vehicle) Act, the Insurance Corporation of British Columbia ("ICBC") must provide certain medical rehabilitation benefits and partial wage loss benefits to those that qualify. Medical benefits include access to rehabilitation specialists and various facilities. Wage loss benefits are calculated on past earnings and are called Temporary Total Disability benefits ("TTD's"). Exactly what medical benefits and how much TTD's a person is entitled to, can at times be unclear.

In less serious situations, ICBC may pay for up to 12 physiotherapy sessions. To receive further treatment, it may be necessary to obtain a recommendation from your family

## **ACCIDENT CLAIMS BASICS (Cont'd)**

doctor. Where injuries are more serious in nature, the Regulations provide for all, "reasonable expenses incurred by the insured as a result of the injury for necessary medical, surgical, dental, hospital, ambulance or professional nursing services, or for necessary physical therapy, chiropractic treatment, occupational therapy or speech therapy or for prosthesis or orthosis".

If you are totally disabled for more than 7 days and your disability appeared within 21 days of the accident, you may qualify for TTD's. The amount available is 75% of your average gross weekly wage up to a maximum of \$300 per week (\$145 per week for homemakers). What claimants don't always understand is that they are usually required to apply for Employment Insurance ("EI") benefits before they are eligible to collect TTD benefits. Once a claimant has been refused EI, exhausted their EI entitlements or require a top up over EI, they will be able to collect TTD's. Meeting the criteria to collect your benefits and continue receiving them, can be confusing. The conditions are numerous and ongoing, sometimes resulting in foregone entitlements.

### **The Difference Between Part 7 and Tort Actions**

As noted above, you may be entitled to certain benefits under Part 7 of the Regulations. If you do not receive these benefits and are entitled to them, it may be necessary to begin a Part 7 action or lawsuit. The action is filed against ICBC for failing to provide benefits guaranteed by Regulation.

If you have been involved in a motor vehicle accident, you may be entitled to compensation for your injuries and loss. This is known as the Tort action. The Tort action is initiated against the negligent party that caused the accident. If



## **ACCIDENT CLAIMS BASICS (Cont'd)**

applicable, you may claim for pain and suffering, past wage loss, future wage loss or loss of capacity, expenses for medical treatment and future care.

### **Time Limitations To Initiate Your Part 7 or Tort Actions**

If you have been injured in a motor vehicle accident, you may be eligible to file a Tort action against the party that caused the accident resulting in your injuries. The law however, only provides a two-year window of opportunity immediately following the date of your accident to officially commence your legal action. Other limitations also govern your ability to file a Part 7 action. If you fail to start your legal actions in time, you may be barred from doing so, thereby forfeiting your entitlements.

### **When To Settle Your Actions**

Sometimes ICBC will contact an individual and offer a settlement. From ICBC's perspective, once the file is closed, future exposure is eliminated. The difficulty is that if you settle too early, you waive your right to future entitlements. This could be devastating if your injuries become more serious over time or latent injuries subsequently surface. You should consult with your doctor regarding your injuries and contact a lawyer to determine whether the amount offered is appropriate.

### **When You Need To Consult A Lawyer**

Where injuries are minimal, you may feel it is not necessary to hire a lawyer. Nevertheless, it is always wise to consult with one before making that choice. Whether you have been seriously injured or just want to inquire about Part 7 benefits, call Daryl Brown at 604-612-6848. In most accident claims, he can act for you on a contingency fee basis, or a percentage of the amount awarded upon settlement or after trial.

## **ACCIDENT CLAIMS BASICS (Cont'd)**

### **Making an ICBC Claim**

You have been injured in a motor vehicle collision knowing exactly what to do to protect your rights can be confusing and daunting. You know that making an insurance claim is one of the first things you need to do and that you want to tell the truth about what happened.

Unfortunately, in many circumstances meeting with an insurance adjuster for anything more than dealing with property or vehicle damage can be more harmful than helpful to your interests.

Although you want to tell the truth about what happened the insurance adjuster seeks to obtain specific information that assists them in either denying or defending your claim for medical or rehabilitation benefits and for your compensation.

They are not on your side!

An insurance agent is trained to not only obtain information about your claim but also to obtain information that may assist them in protecting the insurance funds. Insurance companies also have vast resources to assist them in protecting their interest in liability disputes.

You or your lawyer can initiate a claim through the phone or online services for initiating a claim. If you have not yet done so our advice is to call us prior to initiating a claim to confirm whether it is in your best interest in the circumstances to present your claim personally.

You are able to make an insurance claim for the damage to your vehicle with the assistance of friend or family or your lawyer. You are also able to initiate a claim for medical/rehabilitation, and Temporary Disability benefits (for

## **ACCIDENT CLAIMS BASICS (Cont'd)**

up to \$1300.00 per month) through an agent or counsel. In other words, you may make a claim for any benefits available concerning a motor vehicle collision through an agent or lawyer.

Almost all claimants are best served by initially speaking with experienced litigation counsel prior to making an ICBC claim. Depending on the circumstances, you may be advised to make a claim by agency (your lawyer) or by making a claim online or by phone.

### **Daryl Brown, B.A., LL.B. (Motorcycle Lawyer)**

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# MOTORCYCLE CLAIMS BASICS

*This article provided by Jim McNeney, B.A., LL.B., Q.C.*

## **Making An ICBC Claim - Introduction**

Only in specific circumstances will you be advised to make a claim by attending an insurer's claim office or meeting with an insurance claims adjuster in person for the purposes of making statements, signing authorities for release of confidential documents, or signing statements.

If you have made written or verbal statements or signed a release for medical or wage loss information you should immediately contact your lawyer to discuss the potential advantages of revoking such authorizations. Have you been charged with a Motor Vehicle Act Offence?

If it is alleged that you have broken a rule of driving and you have been charged with a Motor Vehicle Act offence (you have received a ticket). It is most important in these circumstances to obtain legal advice prior to speaking with an insured.

For example, allegations that you failed to yield, or speeding, or driving with undue care and attention, disobeyed traffic control device, driving without proper license or insurance can result in automatic defenses even if you were not at fault for the collision and injury.

A failure to remain to at the scene of an accident or other more serious Motor Vehicle Act or Criminal Code offences can result in automatic defenses to a claim. It is therefore important to obtain legal advice on how personal injury or property claims are presented to preserve your rights and remedies.

You have been involved in a hit and run collision or single vehicle collision. There are specific and very restrictive rules

## **MOTORCYCLE CLAIMS BASICS (Cont'd)**

on making claims if you cannot identify the driver or person at fault.

The Law in British Columbia requires that certain things be done by claimants or their representatives to assert such claims, failing which the injured persons claim can be entirely defeated. It is important to have lawyers represent you in these circumstances.

### **Motorcycle Accidents**

Claims involving motorcycle accidents are particularly troublesome with respect to liability investigation.

With the possible exception of a rear-end motor vehicle collision, a motorcyclist involved in a collision will, unfortunately be a primary focus of official investigation for being at fault. However unfair, it is critical to obtain reliable evidence from both witnesses and the physical scene to support a motorcyclist injury claim.

We have found that investigating a witness evidence in motorcycle accidents is particularly difficult as few motorists are aware of the vulnerabilities of motorcyclists in traffic situations. It is also extremely important to have immediate investigation of the motor vehicle scene for physical evidence which official investigations will commonly overlook as a result of lack of experience and resources.

It is extremely important in these investigations to retain expert investigators to preserve evidence and investigate witnesses and scene evidence. Legal representation can assist to preserve such matters in a timely way.

# MOTORCYCLE CLAIMS BASICS (Cont'd)

## COMMON QUESTIONS

### **How do I get my car replaced or repaired fairly?**

Disputes about property damage can be subject of litigation or arbitration under the Insurance Act. Accelerated depreciation or the failure to recognize vehicle upgrades and their market value are subject to this process. We can help you recover a fair amount for your vehicle.

What does legal representation cost?

### **What does legal representation cost?**

Legal

Representation does not necessarily require any initial retainer or payment. In most cases payment can be pursued on the basis of the legal fee based on a percentage of the recovery, in other words, we don't get paid if you don't win.

### **How much is my claim worth?**

It is impossible to

establish at the outset what your claim is worth. The reason for this is quite simple. When a person is injured, the full extent of their problems will not be known for quite some time. For example, let's say you have a sore neck and shoulder after your accident.

Will you recover in two weeks? Two months? Two years? Will you ever recover? You can see that the value of your claim will vary depending on how long it takes you to recover. One thing we can say is that we will work very hard to maximize your claim, so that you are fairly compensated for your injuries. Claims are broken down into heads of damages which are supported by evidence.

The most common heads of damages are as follows:

- Pain and suffering both past and in the future;
- Out of pocket expenses which you would have not incurred without the injury;
- Past income loss;

## **MOTORCYCLE CLAIMS BASICS (Cont'd)**

- Future loss of capacity to earn income or future income loss claim;
- Cost of Future care in medical expenses;
- Management fees and tax gross up;

### **I own my own business; how can I establish an income loss claim?**

If you own your own business it is often difficult to survive without returning to work. If your business does not survive or if there is a claim for temporary disability, it will be necessary to produce business records to establish a past and future income loss claims. Lost opportunities on business are also important to document with the assistance of forensic accountants and witnesses. We have experience in helping business owners get a fair settlement.

**How long will my claim take?** Claims can be resolved in as little as four months to as long as four years. There are a number of procedures which can shorten the length of claims. There are also a number of circumstances which and lengthen a claim. Complications may include assessment of rehabilitation, doctors and specialist's prognosis for recovery. Additionally, there may be complications with assessment of future income loss and cost of care which may require several years to develop. Many cases are mediated to conclusion before trial. In most serious or complex cases a trial would not be more than four years from the date of being injured. We have the experience and skill to help you, no matter how long or complex your case may be.

**Can I obtain an advance on my claim?** If there are no independent sources of income benefits from private insurers or ICBC no fault insurance, and if liability is not substantially in dispute, it is possible to obtain private financing to assist persons financially through the rehabilitation process. We are able to support persons

## MOTORCYCLE CLAIMS BASICS (Cont'd)

through the private financing process securing such assistance against their eventual recovery.

**Am I entitled to disability benefits?** In most cases a motorist in British Columbia with a valid driver's license is entitled to disability and rehabilitation benefits. The Insurance Corporation of British Columbia manages such benefits under the (Insurance Motor Vehicle Act).

It is common for such benefits to be provided for a brief period of time or a limited number of sessions, after which time such benefits may become subject of litigation directly against the Insurance Corporation of British Columbia or other private insurance corporations.

**Am I entitled to medical rehabilitation benefits?** If you have private extended health benefits through your employer these will continue to apply for necessary medical, prescription, and rehabilitation benefits subsequent to being injured in a motor vehicle collision.

Private insurers in some cases ask that you sign a repayment agreement or require that monies that you recover from a claim be directed to repaying amounts they have paid. It is important to have legal advice on the propriety of the insurer's ability to require repayment.

If you have no private extended health benefits the Insurance Corporation of British Columbia manages a no fault benefits fund which partially pays for necessary medical expenses. The ICBC will often voluntarily pay such benefits in the first several months of rehabilitation. They may ask that you be assessed by their medical expert as a condition of receiving benefits.

It is not uncommon for no fault benefits to be discontinued at a time when your doctor(s) and treatment providers indicate



## MOTORCYCLE CLAIMS BASICS (Cont'd)

that treatment should continue. In some cases it is necessary to bring a law suit directly against the Insurance Corporation of British Columbia to seek an Order that medical and rehabilitation benefits continue. We can do this for you, if need be, so that you can recover to the fullest extent possible.

***Jim McNeney, B.A., LL.B., Q.C.***

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