

# WHO WE ARE

With over 70 lawyers with expertise in virtually every practice area, Devry Smith Frank *LLP* ("DSF") is dedicated to serving a wide variety of clients and their unique and varied needs. We provide leading-edge, individualized service that delivers excellent results. Established in 1964, DSF has consistently held a reputation for being practical, professional and approachable. We are also pleased to inform that we have merged our offices with Woitzik Polsinelli *LLP* ("WP Law"). We plan to build on WP Law's strong legacy and together with DSF's already sizeable presence in the area, we intend to combine our practices to create a pre-eminent full-service law firm in Durham which can provide a full range of legal services.

Based in Toronto, Canada's business centre and multicultural hub, we also have offices located across the GTA and Ontario. Each location is conveniently located near major routes and has ample parking.

The lawyers of DSF are committed not only to the practice of law, but to family and community. DSF has been located in the GTA for over half a century, and has established countless long-lasting and important relationships over the years. At DSF, we aim for honest, enduring relationships with all our clients.



[info@durhamlawyer.ca](mailto:info@durhamlawyer.ca)  
[www.durhamlawyer.ca](http://www.durhamlawyer.ca)



95 Barber Greene Road #100,  
Toronto, Ontario, M3C 3E9

85 Bayfield Street 3rd floor,  
Barrie, Ontario, L4M 3A7

209 Dundas Street East #401,  
Whitby, Ontario, L1N 7H8

323 Midland Ave.,  
Midland, Ontario, L4R 3K5

191 Highland St., Suite 102  
Haliburton, Ontario, K0M 1S0

186 Hurontario St. #205,  
Collingwood, Ontario L9Y4T4

**DSF** Devry Smith Frank *LLP*  
Lawyers & Mediators



# INSURANCE DEFENCE

Toronto | Barrie | Whitby | Midland | Haliburton | Collingwood

[info@devrylaw.ca](mailto:info@devrylaw.ca)  
[www.devrylaw.ca](http://www.devrylaw.ca)

## WE ARE RELIABLE

At DSF, our insurance defence lawyers work on behalf of leading Canadian and multi-national insurance carriers. We provide representation and counsel to insurers with a particular focus on property and casualty claims, and life and disability claims. Our goal is to achieve a timely resolution of all claims with minimum expense and optimal outcomes. We pride ourselves on adapting every aspect of our defence services to our insurance clients' specific needs.

## WE ARE EXPERIENCED

We have the breadth and the depth of experience to promise and deliver success. We have acted in countless trials and appeals as well as mediations and arbitrations at the Financial Services Commission of Ontario, hearings at the Licence Appeal Tribunal, private mediations and arbitrations under the Arbitrations Act, 1991. We deal extensively with a network of experts, including actuaries, economists, forensic accountants, doctors and other health care providers, engineers and investigators. Our team is here to help the insured avoid difficulties at every turn.

Our lawyers are experienced with related actions dealing with collateral benefits, including disability claims (both private disability insurance (LTD) or CPP disability), as well as related actions before the Workplace Safety and Insurance Board (WSIB), the Workplace Safety and Insurance Appeals Tribunal (WSIAT), and the CPP Appeals Tribunal. Our insurance defence team includes junior lawyers, students and licensed paralegals who are well equipped to handle smaller claims cost effectively.

## WHAT WE DO?

### Insurance Issues

- Coverage
- Tort
- Bodily injury
- Fire
- Theft
- Property
- Occupier's liability
- Products liability
- Fidelity and employee dishonesty
- Statutory accident benefits
- Under-insured, uninsured and unidentified motorists
- Fatalities
- Future income loss and future care claims
- Present value determinations
- Income tax gross ups
- Discount rates
- Structured settlements
- Claims of minors and other parties under a disability

### Accident Benefits

- Income replacement benefits
- Self-employed claimants
- Post-two year benefits
- Entitlement after age 65
- Non-earner benefits
- Care giver benefits
- Medical and rehabilitation benefits
- Attendant care benefits
- Housekeeping and home maintenance expenses
- Death and funeral expenses
- Catastrophic designations
- Procedural issues dealing with termination of benefits
- Bad faith and special award claims
- Appeals at the Financial Services Commission, Divisional Court and the Court of Appeal
- Private arbitrations (priority disputes and loss transfers)

For more information please contact our office via email at [info@devrylaw.ca](mailto:info@devrylaw.ca) or call 416-449-1400.



[info@devrylaw.ca](mailto:info@devrylaw.ca)  
[www.devrylaw.ca](http://www.devrylaw.ca)

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