

YOUR RIGHTS: LTD & INVISIBLE ILLNESS **IN SUMMER**

A Guide for BC Workers Facing
Fatigue, Flare-ups, and Denials



Long COVID. Fibromyalgia.
Chronic fatigue.

You're not lazy—you're
living with symptoms
that worsen in the heat.



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Why Summer Matters for Invisible Illness

Invisible illnesses like ***Chronic Fatigue Syndrome (CFS)***, ***Long COVID***, and ***depression*** don't take a summer vacation. In fact, summer can make symptoms worse—impacting your ability to work, rest, and recover.

Why LTD claims often rise in the summer:

- Heat intolerance can trigger fatigue and cognitive crashes
- Social and family obligations create unexpected stress
- Symptom flare-ups—like brain fog, pain, or exhaustion—often go unrecognized
- Employers and insurers may assume you're just “taking it easy” or exaggerating

“We’ve helped many clients win their claim by explaining when their symptoms flare—not just what they are.”

— ***Tim Louis***, Disability Lawyer, Vancouver

Takeaway:

If your condition worsens during the summer, it's not just discomfort—it may be ***evidence*** of a legitimate disability claim. Start tracking your symptoms and speak to your doctor or a lawyer experienced in LTD claims.

Summer Symptom Tracker & LTD Eligibility

How to Use the Summer Symptom Tracker

Keeping a daily log of your symptoms is one of the most powerful tools you have. It creates a ***credible, time-stamped record*** of how your condition affects your ability to work—especially during hot weather.

Track symptoms like:

- Daily fatigue levels
- Post-exertional malaise (PEM) or “crashes”
- Brain fog and concentration issues
- Heat sensitivity and sleep quality

- Work tasks you couldn't complete

Use the tracker to **show patterns** of worsening symptoms when temperatures rise, or during times of increased stress. Bring this to your doctor—and if needed, to your lawyer.

Can You Get Long-Term Disability for Summer-Worsened Illness?

Yes. In British Columbia, **LTD claims are approved based on function—not diagnosis**. Even without a formal test or visible symptoms, you can qualify if:

- Your **ability to work consistently** is impaired
- Your condition is **chronic, unpredictable, or seasonally affected**
- Your symptoms are **medically recognized and documented**

“You don’t need to collapse in public to prove you’re suffering. We’ve helped many clients qualify based on real, invisible symptoms.”

— **Tim Louis**, Disability & Employment Lawyer

Tip: Even if your condition is stable during cooler months, **seasonal flare-ups still count** when evaluating your ability to work.

Summer LTD Claim Checklist

Track your daily symptoms

- Use the Symptom Tracker to log fatigue, brain fog, crashes, and heat effects

Get medical documentation

- Ask your doctor to note heat-related flare-ups and functional limitations
- Ensure medical records reflect patterns—not just diagnoses

Write your own daily notes

- Describe how symptoms impact your ability to work
- Include missed tasks, altered routines, or times you had to stop mid-day

Avoid social media contradictions

- Be mindful that vacation photos or “good days” can be misinterpreted by insurers

Speak with a lawyer early

- Don’t wait until after a denial—get advice when symptoms start worsening

“We’ve helped clients succeed by tracking the invisible—and connecting it to real barriers at work.”

— ***Tim Louis***, Lawyer for Invisible Illness & Disability Claims

Real Scenarios — When to Speak to a Lawyer

Sometimes, people wait too long to get legal help—believing their symptoms aren’t “bad enough.” But in our experience, ***early legal advice often makes the biggest difference.***

Here are common situations where speaking to a disability lawyer can help:

Real-World Scenarios

📌 ***You’ve been denied LTD for vague reasons***

“The insurer says I’m not sick enough, but I can barely manage daily tasks.”

📌 ***You’re being pressured to return to work in the summer***

“My employer doesn’t understand how the heat triggers my symptoms.”

📌 ***You don’t have a clear diagnosis***

“My fatigue and crashes are real—but I’m still waiting on referrals.”

📌 ***Your claim is stalled or under review***


“I submitted everything they asked for—but now I’m getting silence.”

📌 ***You want to prepare before applying***

“I’ve seen others get denied. I want to do this right the first time.”

"You don't need to wait until you're denied to talk to a lawyer. In fact, we often help people build stronger claims from the very beginning."

— **Tim Louis**, Vancouver Disability Lawyer

 Ready to talk?

Contact Tim Louis & Company for a free consultation:

<https://timlouislaw.com/contact-us>


You're Not Alone. We're Here to Help.


At **Tim Louis & Company**, we've spent over 40 years helping people across British Columbia stand up to insurance companies and assert their rights—especially those with invisible illnesses like Chronic Fatigue Syndrome, Long COVID, fibromyalgia, and seasonal depression.

If your condition affects your ability to work this summer, you may qualify for long-term disability. Don't suffer in silence. ***You deserve support—and a legal team that listens.***

Contact Us

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"Helping people with invisible illness is not just legal work—it's deeply personal. We're proud to be your voice."

— **Tim Louis**, Lawyer & Advocate

- ✓ ***Free Consultations***
- ✓ ***Trusted for 40+ Years***
- ✓ ***We Listen. We Fight. We Care.***