



**TIM LOUIS
& COMPANY**

BARRISTERS
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Invisible Illness LTD Claim Checklist

A Step-by-Step Guide for BC Residents

Tim Louis & Company
2526 West 5th Ave, Vancouver, BC V6K 1T1
Phone: (604) 732-7678 | www.timlouislaw.com

Introduction

“If you’re living with an invisible illness, you already know how hard every day can be. Proving your disability to an insurer should not be another impossible task. This checklist will help you gather the evidence and take the steps that give your LTD claim the best chance of success in British Columbia.”

If your claim has been denied, contact us at
Tim Louis & Company
for experienced legal guidance.

timlouislaw.com

Evidence Checklist

Medical Evidence

- ☐ Specialist medical reports (rheumatology, psychology, pain clinics)
- ☐ Functional Capacity Evaluation (FCE) results
- ☐ Updated GP progress notes

Personal Evidence

- ☐ Daily symptom journal (pain, fatigue, mental health impacts)
- ☐ Medication and treatment log
- ☐ Third-party statements (family, friends, co-workers)

Legal & Case Support

- ☐ Awareness of deadlines (4 weeks in BC under Reg. 409/97)
- ☐ Case law precedent: Fidler v. Sun Life (2006 SCC 30)
- ☐ Appeal strategy plan (internal appeal vs. litigation)

Common Pitfalls to Avoid

- **Missing the 4-week LTD filing deadline in BC**

This mistake alone can sink your claim before it starts.

- **Relying only on a family doctor's report**

Specialist evidence is essential for invisible illness claims.

- **Posting on social media without caution**

Insurers twist photos or updates to challenge your credibility.

- **Gaps in treatment without explanation**

Courts accept reasons for gaps, but insurers use them against you.

- **Assuming the insurer will “be fair”**

Without legal support, many denials stay denials.

Quick Action Plan

1. Notify insurer immediately of disability (within 4 weeks)

Missing this deadline can jeopardize your entire claim.

2. Book specialist appointments and request medical reports

Specialist evidence is stronger than GP notes alone.

3. Start a daily symptom journal (pain, fatigue, mental health)

Simple notes add credibility and consistency to your claim.

4. Ask family/friends to write short impact statements

Lay evidence from those who see you daily is often accepted by courts.

5. Contact Tim Louis & Company for a free consultation

Experienced legal help greatly improves your chances of success.

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Your illness may be invisible,
but your right to LTD benefits is not.

Let us help you fight back.

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