McCAM
INSURANCE BROKERS

The True Story of Brenda the Brokers' Accident Benefits Claim

This is the real-life story of Brenda, a McCAM Broker, and why she believes in the importance and value of buying Increased Auto Injury Benefits

Brenda was driving home one night from a trip to the grocery store. By the time she returned home the rain changed to freezing rain.

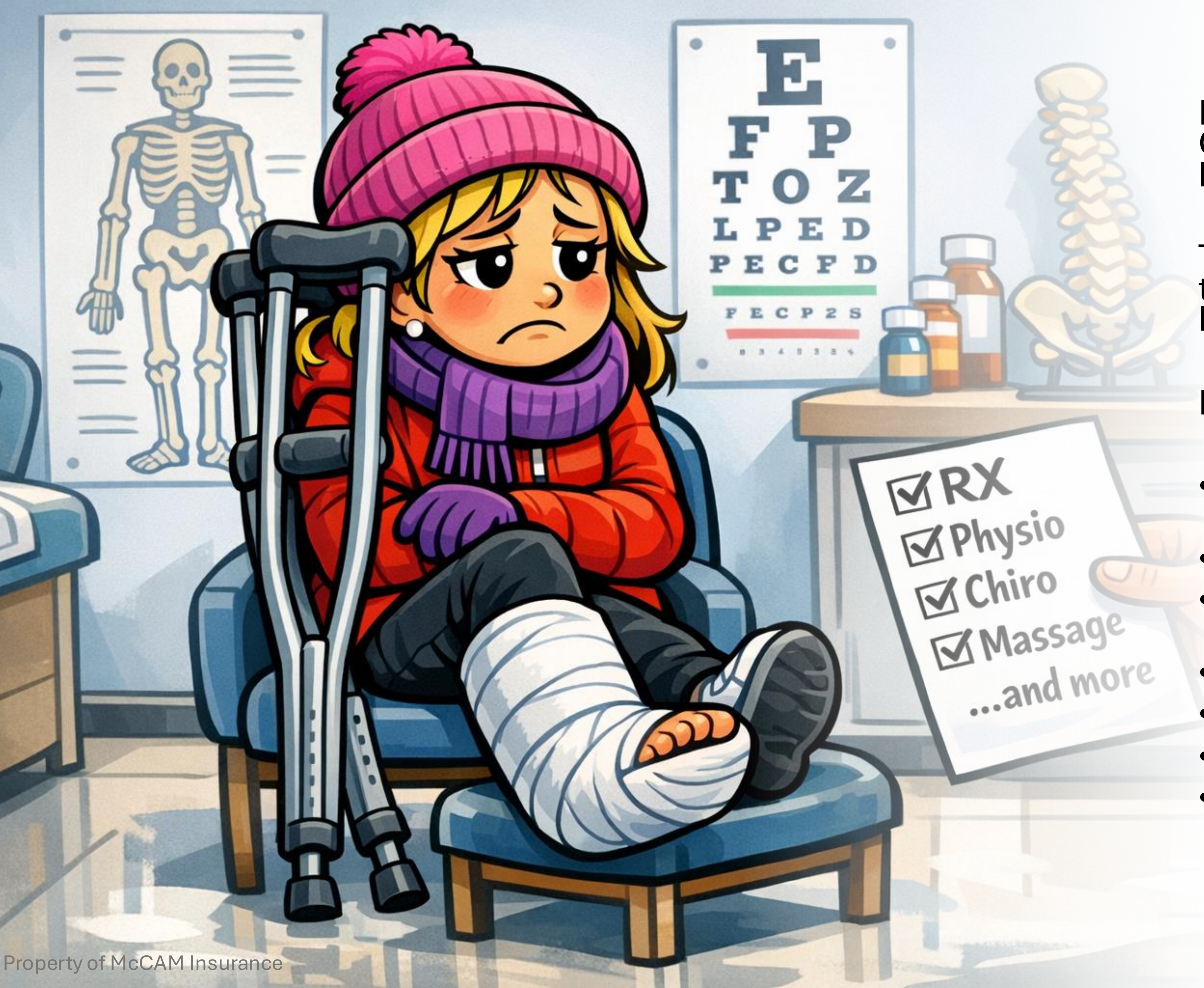
While stepping out of her car, Brenda slipped on black ice on her driveway.

Brenda's leg slid under the car. She tried to stand up but felt a "snap" in her leg and fell back down.

Brenda could not walk.

An Ambulance came to her home and drove her to the hospital.

Brenda needed emergency surgery on her leg.



Brenda was referred to an Orthopedic surgeon who reset the breaks in her leg and foot.

The Surgeon provided a long list of treatments that are NOT covered by Ontario Health.

Her treatment plan included:

- Mobility Devices such as crutches and walkers
- Fiberglass and air casts
- Pain and anti-inflammatory prescriptions
- Physiotherapy
- Chiropractic Treatments
- Massage therapy
- And more!

of McCAM Insurance

Brenda's recovery was anticipated to be 9-12 months.

Brenda was told that she would not be fit to work and was placed on a sick leave by her Doctor.

Her calendar was filled with appointments. But Brenda could not drive with her foot and leg injured.

Brenda lost her ability to earn an income to pay her mortgage and bills.

She was prescribed a treatment plan that exceeded all her health benefits in the first few weeks.

What could she do?

Brenda purchased the maximum optional Medical, Rehabilitation and Attendant Care.

She also purchased optional Income Replacement.

She was assigned an Accident Benefits Adjuster who:

-Authorized Brenda's lost income to start being paid 7 days after the accident.

-Covered costs to make her bi-level home accessible and including accessibility renovations to her bathroom.

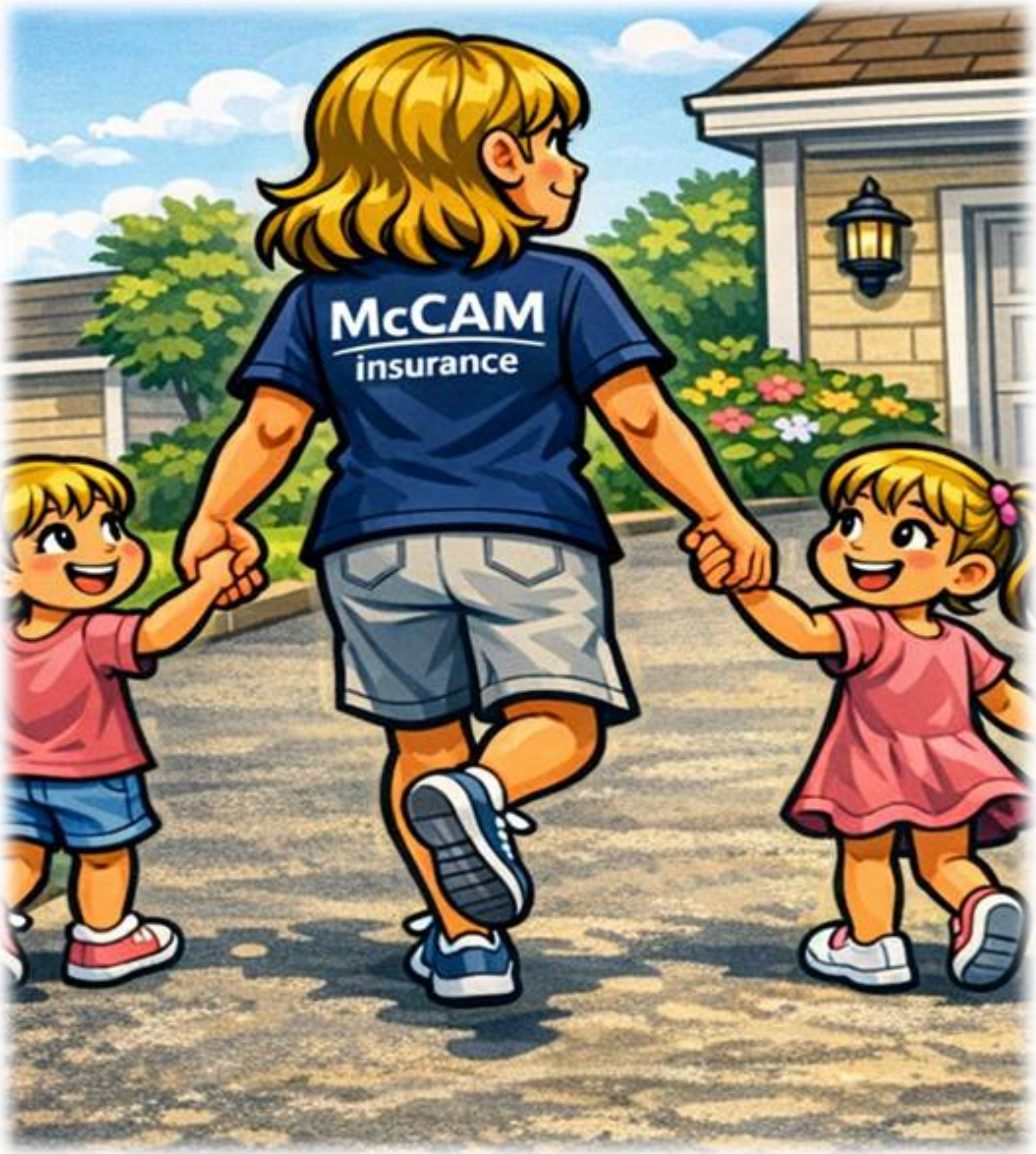
-They referred Brenda to treatment providers that were local and the insurer reimbursed some of her Uber expenses.

Brenda was feeling mentally strong and wanted to get back to work. But her disability was still preventing her.

The Adjuster arranged for a specialist to come to Brenda's home and set up a state-of-the-art ergonomic work station!

This allowed Brenda to return to work months sooner. Brenda was able to resume making her full income again.

Most importantly, Brenda was able to feel she was getting her independence back.



“My injury was something that could happen to anyone.

Because I increased my Accident Benefits, I never had to worry about how I would pay my mortgage when I could not work.

I did not have to go into debt to pay for all the treatments and equipment that I needed to walk again.

I was able to live independently in my own home while I recovered. I wasn’t a burden on my family or friends.

My full recovery took almost 2 years. It would have cost me over $200,000 if I did not have the optional insurance under my auto insurance.”

-Brenda, McCAM Broker

Effective July 01, 2026, the coverage and options you rely upon if you are injured or hurt as part of an Auto related accident are changing.

The McCAM team are here to help explain your options to make a very complex insurance product less complicated.

Everyone's financial and home life situation is unique. Our role is to help you make informed choices about what is available to protect yourself and those insured by your policy.

If you have questions about your current coverage or want to learn more about purchasing additional protection, please reach out to a Licensed Broker from the McCAM team.

Call McCAM Insurance at: 905-579-0111

www.mccaminsurance.com

We can't predict the future. But we can help you protect it.