

PUBLICATION

COVID-19 and Disability Insurance

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Have you fallen ill from the COVID-19 virus? Are you off work because of the ongoing illness? Are you among the many Canadians who are COVID-19 “long-haulers” and the recovery has been prolonged weeks or even months?

If you have disability insurance coverage through work, or perhaps an individual plan, you may qualify for disability insurance payments if you are unable to work at your regular job.

You may have seen various stories in the news about disability insurance companies denying claimants for disability payments because the disabling illness in question is COVID-19.

COVID-19 is an illness.

Typically, disability insurance pays you if you are unable to work due to illness or injury. If it is preventing you from being able to work, and you otherwise qualify for disability payments under your group or individual plan, then there is no basis upon which an insurance company can refuse to pay your claim.

In other words, the disability insurer cannot refuse to pay an otherwise legitimate claim for disability insurance payments because the person claiming is ill from COVID-19.

If you have been cut-off or denied disability insurance payments, contact [Peter Cline](#) for a no obligation, free consultation today.