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As we go about living our daily lives we don't like to think about the fact that something terrible could happen to us at any given time. It's scary, but it's true. Accidents happen and automobile accidents happen to hundreds of people every single day. If you should turn out to be one of those people on any given day, and you are injured, and happen to live in Toronto, then you could find yourself desperately looking for car accident lawyers in Toronto.

The Toronto car insurance system isn't easy to understand, so you shouldn't attempt to go at it alone. It's essential to your emotional and physical well-being that you find a good accident lawyer in Toronto. Most people think that Ontario's car insurance system is "no-fault", meaning you can't sue if you are injured in an accident where you are at fault. This is not true.

In the event that you are injured in a car accident in Toronto, it's likely that you are entitled to certain "no-fault benefits", but it's possible that you also have the right to sue at-fault parties for your injuries. However, the right to sue is not unlimited in Toronto, another reason you need to have an accident lawyer in Toronto who knows what he is doing and can best advise you on your rights.

Accident Benefits/No-Fault Benefits

If you have been injured in a car accident in Toronto, it's possible you have the right to certain benefits from the insurance company. The same is true if you were a passenger in a car and not the driver. These benefits are valuable as they can include medical and rehabilitation benefits, income replacement benefits, even housekeeping and caregiver benefits.

If it should happen that the insurance company, for whatever reasons, denies you these benefits that you are entitled to, then you need a good accident lawyer in Toronto to advise you what steps you should take to dispute the insurance company's decision.

Lawsuits

If you decide that you need to file a lawsuit, a car accident lawyer in Toronto can advise you on how to go about it. The usual reason for a lawsuit in this situation is in order to get compensation for things not covered by accident benefits (pain and suffering, etc.) You also need a car accident lawyer in Toronto to guide you through the paper work

Restrictions on Ability to Sue

Under Toronto law there are quite a few restrictions on the ability of an injured person to sue for injuries and damages resulting from an accident. One such restriction is called the "threshold". This is a legal test that an injured person must meet in order to be able to file a claim for certain types of losses, such as pain and suffering. If it's determined that you do not meet this threshold, then you may not be entitled to compensation of pain and suffering. A knowledgeable accident lawyer in Toronto will be able to prepare a winning case for you.

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