

Sharing **OUR** Recovery

A quarterly newsletter dedicated to support victims, survivors, caregivers and loved ones of motor vehicle collisions.

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Editor in Chief - Dawne McKay

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Supporting Crash Survivors
👉 One Step at a Time 👈

Turning a New Leaf on Your Recovery



We hope you managed to have a safe and enjoyable summer and as fall arrives, it brings with it a fresh perspective on recovery. For those of us healing from a motor vehicle crash, let this season be a reminder of the progress you're making and the support available to you. The Crash Support Network is committed and dedicated to helping you every step of the way. Let's embrace the new season with hope and resilience as we are excited to see what's on the horizon!

We have been busy continuing to add free downloadable forms tailored to support you on your recovery journey. These forms aim to streamline the process of managing various aspects of post-crash challenges, making it easier for you to navigate and stay organized during your recovery. Feel free to explore and utilize these resources where you will find handy checklists and our crash tool kits: [Crash Resources - Crash Support Network](#).

The Crash Support Network is pleased to announce that we are hosting our first event, "Healing Together" to support individuals affected by motor vehicle crashes. Our upcoming event on September 22, 2024 aims to bring together crash survivors for a day of informative talks including survivors who will be sharing their inspirational stories as well as offering support & resources that crash survivors desperately need as they recover. We are incredibly grateful for the outpouring support that we have received from our crash survivor community as well as local businesses. We can't wait to share some footage from our event in our next issue of *Sharing our Recovery*.

In this Issue, we introduce you to parents that took it upon themselves to create a Road Safety Initiative in honor of their daughter Hannah, you will learn what a Rehabilitation Support Worker can do for you as you recover, you will also read why it's important for Canadians to check that they are adequately insured when travelling to the United States and you will discover why words matter to crash survivors and how it shapes their understanding and perception of events.

As the crisp autumn air brings change, remember that each step you take towards recovery is a step toward brighter days ahead. This season of transformation is a reminder of your strength and resilience. We're here to support you with compassion and care as you continue your healing journey. Don't hesitate to reach out if you need assistance, have questions or need support or encouragement. Together, we can embrace the hope and renewal that fall brings.

- Dawne

What is a Rehabilitation Support Worker (RSW)?

Submitted by John Shamoan, Rehabilitation Support Worker

In the community, there are a number of titles our role has been given depending on how individual firms refer to the discipline. These include Rehabilitation Therapists, Rehabilitation Assistants and Rehabilitation Support Workers. Regardless of title, the responsibilities are all the same. At [Stride Rehab](#) we identify as Rehabilitation Support Workers. Please note this is a different discipline from a [Personal Support Worker](#) (PSW).

How Do RSW's Find Themselves on a Rehabilitation Treatment Team?

When a rehabilitation treatment team is put together to support a client's needs, an RSW is often considered due to the high quality of service delivery combined with the cost-effective nature of the discipline. RSW's implement treatment goals recommended by regulated health professionals, stretching rehab dollars available for support.

What Experience Do RSW's Have?

At Stride Rehab, our RSW's experience comes from a focus on providing rehabilitation support to individuals with an acquired brain injury and/or spinal cord injury. Our training and background allow us to support individuals who have also been diagnosed with mental health disorders, developmental disabilities, dual diagnosis, orthopedic injuries, stroke, addiction and pain related to soft tissue injuries. Managing extremes in behaviour is one of our specialties.

Where Does Rehabilitation Support Take Place?

RSW's provide the support where it is needed and in the environment which is necessary for a goal to be achieved. This includes home, school, work or in a hospital setting. Traditional support occurs hands-on with a client, face-to-face working collaboratively. We also have a number of clients both past and present where support has been delivered virtually, for cues and reminders that are goal specific. Some clients cannot schedule their own appointments and do not have daily support to facilitate doing so. We are able to assist by inputting appointment dates into a client or caregiver's online calendar without having to be physically present. This supports a client's needs in real time while eliminating frustration and travel costs.

What Does an RSW Specifically Work on With Clients?

Our flexible approach is contingent on where an individual is in the process of their personal recovery. Someone



who has just been involved in an accident/motor vehicle collision and suffered an Acquired Brain Injury (ABI) or spinal cord injury will be in a different state of recovery when compared to someone who is 2 years post-accident. We adapt our approach to the ideal program based on an individual's needs. Some examples of support RSW's provide are academic support, activities of daily living, assistive technology support, cognitive rehabilitation, community integration, physio/exercise program, and return to work or volunteer.

How is the decision Made on What Goal(s) to Work on With a Client?

Program goals are recommended and overseen by regulated health professionals on a treatment team. Most of our clients have a full rehabilitation team including but not limited to: Psychologists, Occupational Therapists, Speech-Language Pathologists, Social Workers and Physiotherapists. Each discipline makes recommendations within their scope of practice.

How is the Support Delivered?

Given that an RSW is the discipline on the rehabilitation treatment team who typically meets with the client the most, an RSW takes all of the recommended goals from the

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regulated health professionals on the team and implements them during RSW sessions. The RSW must identify and prioritize goals based on the client's emotional state and functional ability on any given day. Each session begins by performing this assessment. During the recovery process, an RSW analyzes assessment data to identify patterns in behaviour. This analysis provides important feedback to the clinical team and client, providing an appropriate platform to build future treatment goals.

On What Standards do RSW's Operate?

RSW's function and operate under the supervision and guidance of the regulated health professional(s) on the team. Each regulated health professional on a clinical team belongs to a college specific to their discipline, which has guidelines governing performance standards. At Stride Rehab, our high internal standard of professional practice includes regular communication and feedback with the team, as well as detailed records that are maintained and shared with the clinical team, enabling goals to be adjusted as needed.

For more information please visit: www.striderehab.ca

Snowbirds Beware: Check to Make Sure You Are Adequately Insured

Submitted by Personal Injury Lawyer, Andrew Iacobelli

Each year, thousands of Canadians, affectionately known as “Snowbirds,” migrate south to Florida to escape the harsh winter months. While the allure of sunny skies and warm beaches is undeniable, Snowbirds looking to purchase a vehicle in Florida should proceed with caution. The main concern lies in the potentially limited protection under their Ontario auto insurance policy, particularly when it comes to the family protection coverage against inadequately insured motorists.

Canadian Snowbirds may be much better off bringing their vehicle back and forth to Florida rather than purchasing or registering a vehicle in the United States. The convenience of a Florida registered vehicle, could leave you with a major gap in your insurance coverage.

Understanding Family Protection Coverage

In Ontario, most auto insurance policies include family protection coverage. This coverage is designed to provide additional protection in the event you or a family member are involved in an accident with a driver who has insufficient insurance to cover the damages. Essentially, it bridges the gap between the at-fault driver’s coverage and your own, offering peace of mind and additional financial security.

The Florida Complication

The warm embrace of the Floridian sun comes with its share of complications regarding auto insurance. Florida drivers tend to have far less liability insurance than Canadian vehicles. It’s actually not that uncommon for a Florida vehicle to have zero coverage for third party liability. That means, if a Canadian is injured in a crash caused by a Florida driver, there is a significant risk that the at-fault party will not have enough insurance to cover the loss. A serious injury in an auto crash in Florida can result in hundreds of thousands

of dollars in medical bills, in addition to pain and suffering. For Ontario residents, the good news is, that they usually enjoy protection from their auto insurance policy in Ontario. This coverage, known as the Family Protection Coverage, protects Ontario residents injured anywhere in the United States from an inadequately insured driver.

What Happens When an Ontario Driver Has a Florida Vehicle Insured in Florida?

When purchasing a vehicle in Florida, Ontario Snowbirds might find themselves in a tricky situation if involved in a crash with an inadequately insured vehicle. The reason? Your Ontario-based family protection coverage might not extend to vehicles registered outside of Canada, such as a car you buy and insure in Florida.

Potential Gaps in Coverage

The primary concern for Snowbirds should be the potential gaps in coverage. If your newly purchased Floridian vehicle is involved in an accident with an inadequately insured motorist, you might find yourself without the comprehensive safety net provided by your Ontario policy’s family protection coverage. This can lead to significant out-of-

pocket expenses, especially considering the potential for high medical costs in the United States.

Let’s Consider an Example:

Imagine John is a Canadian Snowbird from Ontario. John has two cars. One is insured under an Ontario auto insurance policy with family protection coverage (Car A), and the other (Car B) is registered and insured in Florida. If John is driving Car B and is involved in an accident with an inadequately insured motorist, he might not be covered under the family protection coverage



of Car A's policy unless he has specifically included family protection coverage for Car B as well.

What Can Snowbirds Do?

If you are considering registering a vehicle in Florida, be careful. Compare insurance prices, particularly with respect to Underinsured Motorist Coverage. You can and should purchase Underinsured motorist coverage for any vehicle registered in Florida. The costs of such insurance is often very expensive in the United States due to the higher risk of encountering an Underinsured motorist claim. Otherwise, it may be wiser to transport your Ontario vehicle temporarily to the United States so that you have all the benefits of your Ontario auto insurance policy.

Consider Additional Insurance:

Travel and Health Insurance are essential if you are vacationing in the United States. A serious accident can result in significant medical expenses.

Conclusion

For Ontario Snowbirds, the dream of cruising down Florida's coastal highways in their own vehicle can quickly become complicated if the unexpected happens. While navigating the complexities of cross-border insurance coverage might seem daunting, taking proactive steps to understand and mitigate these risks is crucial. By doing so, you can ensure that your time in the sun remains carefree and protected, just as it should be.

Andrew Iacobelli is an experienced personal injury lawyer who established Iacobelli Law Firm with offices located in Ontario, Canada and Florida, U.S.A. Andrew restricts his practice to the representation of personal injury victims in claims involving serious injuries and wrongful death in Canada and the United States. Andrew is often referred to as the Snowbird Attorney and is the author of "Are You a Canadian Injured in the United States? Claim the Damages and Insurance Coverage the Right Way".

Lawyer for Canadians Injured in Florida Accident - Iacobelli Law - The Injury Lawyer for Snowbirds (thesnowbirdattorney.com)

SAFE DRIVING STARTS WITH ME

Take our Reck Pledge!

Let's make the roads safer for everyone. Show your commitment to safe driving practices and take our pledge today.

We are Driving Towards Safety One Pledge at a Time!

Join us in making a difference.

TAKE OUR PLEDGE

Thank you!

We are incredibly grateful to everyone who donated in-kind products to be used as door prizes at our upcoming event, Healing Together. Your generosity and kindness of essential gifts will make a real difference in the lives of crash survivors. Thank you for supporting us and for showing the power of community. Together, we're making a positive impact!



The Day That Changed Our Life Forever

Submitted by Diane McMurtrie

On 15 March 2013 at 5:45 pm, our entire world shattered into a million pieces. Everything that felt safe, comfortable, normal, disintegrated into dust. You see, our precious daughter Hannah Jean was killed instantly in a horrific head-on collision. She was 19 years, 2 months and 27 days old. I was at work in my role as a nurse, a vocation I adore. Busy with the medication round, I was oblivious to the fact my middle child was lying in her car, covered in a blanket, lifeless. My work phone rang incessantly. I looked up to see an RN, my direct supervisor, Bonnie, running up the corridor towards me. Breathless, she handed me her phone. 'It's the police.' They told me to come home immediately. I asked 'Why' repeatedly, but was told they were not permitted to tell me over the phone. Dropping the phone, I screamed loudly. I knew.

Climbing out of the car, I faced an unsettling scene. My youngest daughter Amy was on the lawn. Tears stained her flushed face; her screams echoed in the still night air. The young police officer placed his hand gently on my arm and guided me inside. Amy followed, her enormous soulful eyes told me everything. My heart sank. 'I am very sorry, Mrs. McMurtrie. Your daughter Hannah died in a head-on collision on Gloucester Road at 5.45 pm this evening,' the officer explained. My knees gave out. The two policemen helped me to my lounge chair. I squealed continually, 'NO, NO, NO. NO. NO!'

The Grief Was Unbearable

At that moment something happens to your body and your mind. My mind shut out every voice, every noise, every shadow and every piece of light. Any semblance of vision or focus disappeared. It was as though my body was cocooned in a bubble of light. Nothing and no one could reach me. My stomach churn. I was breathless, clammy, dizzy, and faint. 'Graeme! What about my husband?' I shrieked. Then I recalled my eldest child Todd, also at work. Within minutes Graeme pulled into the driveway. As he walked through the door, his face crumpled; he placed his hands on his face and yelled. The burst of tears, a torrent. Shattered.

Todd arrived with his partner Alira. I just couldn't look at him; the wails coming from his body. These memories are forever etched in my memory. Before leaving to go to the hospital, I asked all present, including the police officers, if they were comfortable to pray. Everyone nodded and we bowed our heads. I thanked my heavenly father for the gift of Hannah. For the privilege of allowing us to be her family. Asking Him to take care of our girl and guide her home.

Entering the hospital room where Hannah lay was horrendous. As I stood behind my children, I watched them crumble, screaming and crying in disbelief in front of me. The pain my family experienced in that room, that night, will stay with me forever. That image of my deceased child was pure hell. The moments we spent in that room are deeply painful and private. Needless to say, my children, including Hannah's partner were all forced to grow up extremely quickly that night. When the children left, Graeme and I took a side each. Sitting on a chair beside my beloved girl, I stroked her hair and kissed her soft, but cold cheek. Then I sang to her, the song I always sang to each of my babies when they were sick, sad or distressed. 'You Are My Sunshine.'



Everything Was a Blur - Frozen in Time

Much of that day's events are cloudy. Perhaps that is the body's way of protecting us from something so unimaginable. I liken that week to a film clip where you see people buzzing past in a blur while one person stands completely still, frozen to that place and time, unable to move a muscle. I had no concept of time, place, date, reality. No sensation of thirst, hunger, fatigue. Like the person standing still in the film clip, you just are. I recall craving my mother, so frantically. Yearning desperately for her love, support and wisdom. Unfortunately, Mum died when I was only twenty years old.

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While I needed her, I consoled myself with the fact she was with her granddaughter, guiding her home.

My extended family were simply not there for me, retreating inwardly into their own guilt. This happens in every family. We hold these unachievable expectations that somehow when a tragedy occurs, family will bond together. In many cases, the opposite is true. On the Sunday after Hannah's accident, we had to go to the funeral home. We have known the Becker family personally for more than twenty years, and they were amazingly compassionate but we resented being there, having to choose what coffin, flowers, music, which church?

Due to the circumstances surrounding the accident, it was a coroner's case. My baby would be transported to Newcastle with police escort, examined by the state coroner, and then returned to the funeral home. For this reason, we were advised to book the celebration of Hannah's life for the Friday, a week after Hannah's tragic passing. That day it was boiling hot. There were more than 800 people at Hannah's funeral. Watching my husband carry Hannah's white coffin out of the church, broke me. "This is not how a Father should walk his beloved daughter down the aisle"! The day left is all depleted. Shattered. The crowds left, the house quiet. How do you pick up the pieces and create a new "Normal"? Slowly. Very, very slowly.

The Road to Justice

As we were somehow attempting to lift our feet, the crash investigators learned the driver of the other vehicle involved in the collision had been charged with 'negligent driving occasion involving death' and 'dangerous driving occasioning death' and that the driver intended to fight the charges. This would mean a long, painful court process. Whatever the outcome, it was never going to bring my baby girl home. We doubted we had the strength to face this reality. Each time we walked in that courtroom, we were taken back to "that moment".

Our son Todd, Graeme and I attended every brief, for mention, committal and trial. Our daughter Amy didn't attend. She was too broken. The reality too confronting. The trial was by judge, not a jury. After a week, we waited for the verdict the following Thursday. I recall walking in to the court. Watching the defendant hug her mother and smiling. Her supporters were cheering and high fiving. Confused we sat on the other side of the courtroom. After a two hour deliberation the Hugh's asked the defendant to stand. She stood and looked across the courtroom. Our eyes locked. The defendant laughed at me. The judge stated "Not guilty". The court erupted. My legs gave out as I wailed. "She killed my baby"!

Our family and supporters went to the crash site and released balloons. This release was letting go and acceptance. Handing over this heavy burden of guilt to the driver. The truth is, Not guilty doesn't mean innocent.

Carrying Hannah's Loving Legacy

Graeme and I established Hannah's Blue Butterflies Road Safety Awareness, in August 2022. We commenced our Road Safety message on Facebook, with one follower. Our daughter Amy. Now, we have 8,000 followers around the world. Our reach is huge. We are a registered Not first Profit organization, with an extraordinary team of five. All working together to raise Road Safety Awareness.

Our work is multi dimensional. From school and public talks, Traffic Offenders presentations, Early Childhood Education and presentations to grief and court support. Diane and Graeme have partnered with NSW Department of Road Safety as Towards Zero Ambassador's. The work is full time. Constant. Challenging. Rewarding. Eleven years on from that fateful night, our family is not the same. Nor should it be. Our darling Hannah isn't here. We have learned that grief and joy can rest comfortably side by side. Peace, love and gratitude fill our hearts daily. Life is beautiful. Every single day is a gift.

For more information please visit:

www.hannahsbluebutterflies.org



Words shape our understanding and perception of events. For a crash survivor that is recovering, the choice between “accident” and “crash” can be significant. “Accident” tends to imply that no one is at fault — and when it’s used in the context of a traffic crash, it also can give the impression that what occurred was not that serious even if the crash survivor suffered serious or life-changing injuries.

A couple of months ago, I watched a great interview with a personal injury lawyer describing the importance of what you should do when you are injured in a collision. I was taken back that both the journalist and the lawyer were referring to motor vehicle crashes as “motor vehicle accidents”. As a matter of fact, I counted the number of times that the words “motor vehicle accident” were used and I lost count after 35. Over 35 times in a 9-minute interview!

Most recently, I also noticed a medical professional writing some amazing posts advocating for crash survivors whose injuries are continuously downplayed by insurance companies and that change is needed. Sadly, they were also using “car accidents” and not crashes or collisions. Apparently, this is a tough habit to break for some and I find myself asking why? Is it because insurance companies are still calling it a car accident so they can minimize the motor vehicle crash right away in order to remove fault from the driver?



The Implications of Using “Accident”

The term “accident” is commonly used to describe events involving vehicles. However, its implications can be problematic and confusing to someone that is recovering from a motor vehicle crash.

- Using the word “accident” suggests that an event was purely unintentional, a mere mishap without any underlying cause or fault.
- Stating it was an accident can downplay the seriousness of the event, making it seem like a minor incident rather than a significant occurrence with potentially life-changing consequences.
- Using the word “accident” may inadvertently reduce the perceived responsibility of involved parties, suggesting that no one is to blame or the person that caused the serious or life-changing injuries to a crash survivor just made a mistake.

Why “Crash” is the Better Choice

Switching to the term “crash” offers several advantages:

- “Crash” conveys the force and impact of the event, highlighting its potential for serious injuries or damage.
- Unlike “accident,” “crash” does not imply a lack of intention or fault. It simply describes what happened, allowing for a more unbiased discussion of the event.
- By using “crash,” we draw attention to the outcomes and the need for accountability, which is crucial where liability and compensation are at stake.

Why Words Matter to a Crash Survivor:

- Using “crash” acknowledges the survivor’s experience as a significant event with potential preventable causes. It validates our feelings and challenges by emphasizing that what happened was not just random or inevitable.
- The word “crash” suggests a clearer cause-and-effect relationship, which can be important in understanding who or what was responsible. It can help survivors and their support networks navigate legal, insurance, and recovery processes more effectively.
- Crash survivors find the word “crash” more respectful and less minimizing of their experience compared to “accident,” which can imply a lack of intent or



responsibility. It aligns with trauma-sensitive language by acknowledging the severity and impact of the event.

- Using appropriate terminology like “crash” in medical and therapeutic settings can foster a more supportive environment for us. It allows healthcare professionals to better understand our needs and tailor treatment and support accordingly.

Police officers and first responders understand the critical importance of using precise and respectful language when dealing with car crashes. First responders often interact directly with crash survivors and their families. Choosing empathetic and respectful language can help build trust, show support, and reduce additional emotional distress during a difficult time. They also play a crucial role in shaping public perception and understanding of road safety issues. Using language that accurately reflects the seriousness of crashes can promote awareness and community involvement in prevention efforts. On a positive note, police officers, first responders and most journalists have dropped “accident” and replaced it with collision or crash.

Drivers Have a Choice

Choosing our words carefully is not just about semantics; it's about shaping perceptions and ensuring justice. By using “crash” instead of “accident,” we can accurately convey the gravity of vehicular incidents that are life-changing or even fatal. What it comes down to is this: People are injured. Families lose loved ones. And expenses pile up as crash survivors struggle to recover. In essence, words matter deeply to crash survivors because they shape how their experience is understood, supported, and addressed by others, and how they perceive their own recovery journey.

“Choosing our words carefully is not just about semantics; it’s about shaping perceptions and ensuring justice.”

Is it an accident when a driver runs a stop sign or a red light and causes serious injuries to an innocent victim? Is it an accident when a driver speeds recklessly and changes lives forever? Is it an accident when someone drives impaired or distracted and causes life changing consequences? Drivers have a choice. We ask you to please recognize the difference: It's a Crash, Not an Accident.

Seek Legal Advice!

Submitted by S. Dawne McKay

Hiring a lawyer after being injured in a motor vehicle crash is one of the most important decisions you will make and you need a lawyer experienced in the field of personal injury law.

Many lawyers offer free initial consultations, and in that consultation the lawyer can discuss your case and let you know whether you have a valid claim that should be pursued. Speaking with a personal injury lawyer ensures that your rights are protected and that you're treated fairly throughout the claim process.

Your relationship with your personal injury lawyer will likely last for several years so it is important that you and your lawyer are a good fit as well as their law firm. You will be interacting a lot with both your lawyer and their staff so your ability to communicate effectively with one another is extremely important as well as your comfort level. You will want a lawyer that listens and understands not just your case but who you are as a person as you navigate your road to recovery.

Crash
Survivor
Tip



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We couldn't have done it without your support!

By sponsoring the *Sharing our Recovery Newsletter*, you are supporting the continued growth of this valuable free resource for crash survivors.

Would you like to be part of *Sharing Our Recovery*?

Articles/Stories:

We are always looking for articles or stories, and we would love to hear from you!

Want to share?

Email: info@crashsupportnetwork.com

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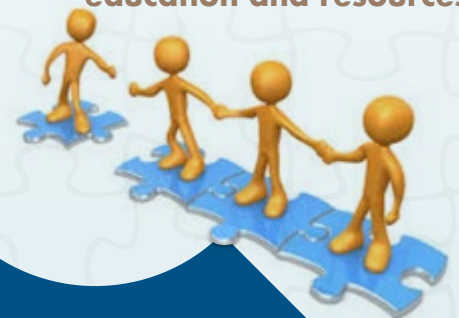
Information:



Meet Dawne McKay – Founder

S. Dawne McKay is the Founder of the Crash Support Network and continues to donate countless hours to her crash survivor community by sharing resources, highly informative articles, a quarterly newsletter and a blog that allows her to share her own personal journey as a crash survivor. Dawne works hard at bringing awareness to crash survivors through CSN's social media platforms and the online support group by sharing inspirational posts with survivors from all across the world. Dawne is also the author of the book, "Talk Crash to Me - What to Expect After Surviving a Motor Vehicle Collision and How to Manage Your Recovery" which is [available on Amazon](#).

Our Mission is to raise awareness to the recovery journey that many people face after being affected by a motor vehicle crash and to provide online support, education and resources.



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