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# Accident Benefits Law

Issues in Law You Need To Know

## Accident Benefits - Housekeeping Case Review

*This recent case from the Ontario Court of Appeal will no doubt impact greatly on claims for housekeeping expenses. No longer will it be a simple case of determining the actual cost of replacing the services previously done by an injured party but will entail determining if a non-pecuniary award is in order.*

The Ontario Court of appeal observed that in evaluating housekeeping losses in a personal injury claim Canadian courts “have developed an unnecessarily complex approach” since *Fobel v. Dean* in 1991.

### *Background Information:*

As a result of a motor vehicle accident Mrs. McIntyre suffers from chronic pain, fibromyalgia, depression and anxiety. In addition to her work outside the home, she did the bulk of the housework at home and was described by family members as a “clean freak” or a “neat freak.” Her housekeeping duties included all the cooking, vacuuming, dishwashing, cleaning, laundry, bed-making and gardening. Her husband assisted with other tasks, such as taking out



the garbage, cleaning windows and heavier chores.

After the accident, Mrs. McIntyre experienced pain daily. She had to pace herself carefully and with pain she could undertake most of her housekeeping responsibilities. For the balance of those responsibilities, she relied on assistance provided by her family.

This case was released May 29, 2009. The Ontario Court of Appeal sought to avoid confusion in future cases where different scenarios of housekeeping losses arise and felt that it would be helpful if the

jury can be specifically instructed regarding the type of loss at issue and the evidence in support of that loss. To this end the court classified three different types of housekeeping losses and the types of damages that they would attract.

### *Work left undone:*

Where the plaintiff is unable to perform some or all housekeeping tasks, and where a third party [i.e. housekeeper] does not do the work in the injured person’s stead, work will be left undone. In that situation, the injured plaintiff will experience two sorts of intangible

losses compensable in an award of non-pecuniary damages.

First there is the personal loss to the plaintiff because the pre-accident housekeeping would have contributed to his or her sense of identity in the same way an income-earning plaintiff would have perceived her or his earning to be a valuable contribution to the family's financial health.

Second, where work is left undone, the plaintiff will be forced to live with the loss of the amenity of an orderly and functioning home.

### *Work done by the Plaintiff with Difficulty*

A plaintiff may continue to

undertake housekeeping but may experience pain or difficulty in doing so. Justice Lang wrote "He or she may be required to work more hours post accident to accomplish the same amount of pre-accident housekeeping." If a plaintiff thus works "inefficiently" her or his non-pecuniary award would be increased to reflect any increased pain and suffering. To the extent the plaintiff's inefficiency also results in a less clean and organized household, this is the loss of an amenity that the award for non-pecuniary damages would also take into account.

### *Work done by Third Parties*

The law is well-established that where a plaintiff incurs a pre-trial, out-of-pocket loss by

hiring a replacement homemaker, the plaintiff may claim the reasonable replacement costs of the homemaker as special damages.

In this case Mrs. McIntyre was awarded \$60,000 for damages for "past housekeeping inefficiency" and for past and future "lost housekeeping capacity."

*If you have questions about personal injury or accessing accident benefits, please contact one of our personal injury lawyers at (613) 728-8057. You can also contact Donna Robinson directly at (613) 288-3215 or by email at [drobinson@tslawyers.ca](mailto:drobinson@tslawyers.ca).*

*Citation: McIntyre v. Docherty, 2009 ONCA 448*



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#### **PRACTICE SUMMARY:**

Donna Robinson has over 30 years experience in the Insurance and Legal fields. She began her career as a claims examiner for The Co-operators and then worked as a litigation law clerk before entering into the independent adjusting field. As a licensed independent adjuster she worked handling all lines of claims.

Donna is a Paralegal and Insurance Claims Consultant in the Personal Injury Litigation Group of Tierney Stauffer LLP. She is hands-on with her clients and epitomizes the firm's creed that we focus on solutions. She works closely with insurers, medical and health practitioners and is often consulted by other law firms in Ottawa on SABs issues and assists other firms in resolving conflicts with the insurers. She is recognized in Ottawa as the expert in the Quebec/Ontario automobile legislation and has given expert witness testimony on various insurance issues in the Ontario courts. Donna has her CIP designation through the Insurance Institute of Canada and has also completed her accreditation as a mediator through the University of Windsor.