

## But for the Plan

### The Insurance Contract That “Kept On Ticking”

Shortly after M’s husband passed away, she changed car insurance companies.

About twelve (12) years later, M was shocked to discover that the previous insurance company was still taking monthly payments directly from her bank account.

She brought this to the attention of the insurance company, and they refunded her one year’s worth of payments (about \$1,300.00). But M thought that she was entitled to more, so she made an appointment with Jonathon Dick, a Staff Lawyer in our St. Catharines office.

Jonathon wrote to the insurer, demanding a full refund. One month later, M received an additional \$14,700 from the insurance company.

All it took to resolve this matter was one lawyer’s letter and some follow-up emails and telephone calls. The few hours required were covered by M’s Plan benefit. Our total bill to M was \$43.80, for HST and disbursements.

Many people with these kinds of consumer problems are afraid to call a lawyer. They think the cost of hiring one will be prohibitive. But for the Plan, maybe M would have taken that route as well.



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