



## Real Case Studies

The following case studies have been provided to show how real-life issues were handled when they came to Ombudsman Saskatchewan as a fairness complaint.

Identifying information has been removed or changed to protect the privacy and confidentiality of the individuals involved.

### **Case #1 - \$\$\$ For a Damaged Car**

*Saskatchewan Government Insurance (SGI)*

Aaron finished school and started a summer job. He saved his money until he had enough money to buy a car. He bought a 1976 Nova Super Sport. Each payday he would buy a new part for his car or he would pay to have something fixed on his car. His car looked like a new car.

One morning, as he was driving to work, he was in an accident. Another person drove a car through a red light and smashed into the side of his 1976 Nova.

SGI told Aaron his car would cost more to fix than the car could be sold for. SGI would not fix it. SGI told him they would give him \$450 for the car.

Aaron was not happy with this amount of money. He said before the car was damaged, he could have sold it for more than \$450.

Aaron called the Ombudsman. He did not think the \$450 from SGI was a fair money offer.

## **Case #2 – The 10 Hour Call**

*SaskTel*

Jen went to a training course in another province. When she was there she made a long distance call overseas. She billed the call to her phone number at her home in Saskatchewan. She said the call was a 10 minute call.

When her phone bill came, it was for a ten hour call. She told SaskTel she did not make a ten hour call and did not agree with the bill. She needed her phone so she paid the bill but asked them to look into it.

SaskTel told Jen the other province looked at their telephone records and the amount for the bill. They said they could not change the bill.

Jen called the Ombudsman to help her. She did not think it was fair to make her pay this bill when she only made a 10 minute call.

### **Case #3 – No Money to Pay Bills**

*SaskEnergy, SaskPower*

Larissa, a student, called the Ombudsman's office because she could not pay her bills at SaskPower and SaskEnergy. She said her heat and power may be turned off.

She could not pay because she could not find a full-time job. She was working at two part-time jobs. Her roommate would not help her pay the bills.

## **Case #4 – The Lost Loan**

*Department of Education (Student Loans are now under Advanced Education and Employment)*

Chelsea got a student loan from the Department of Education. Soon after she finished her academic year, the Department reassessed her application and decided that the loan had been granted in error. As a result, the loan would be treated as an over-award and would not be eligible for any special benefits, such as interest relief or forgiveness.

Furthermore, the over-award would be deducted from any future student loans and Chelsea would only be given the balance, if any.

Chelsea was planning to attend university for at least another year and could not afford to continue her studies without financial help, which she was effectively being denied. Her appeal of the Department's decision was unsuccessful, so she called the Ombudsman.

## **Case #5 – Believe it or Not**

*Saskatchewan Government Insurance - SGI*

Josh was having trouble with SGI. He had filed a claim that her car had been broken into and a radar detector and car stereo system were stolen. The thieves had also damaged the car door and lock. SGI told him that they denied his claim because they thought he had made a false declaration.

SGI personnel said that the vehicle had been improperly registered and they didn't believe that the items were really stolen, even though Josh had receipts for two of the stolen items. Josh called Ombudsman Saskatchewan. He said the vehicle was registered and that he had been telling SGI the truth.

## **Case #6 – Twice Burnt**

*Saskatchewan Government Insurance (SGI)*

Cindy, her boyfriend and her cousin were out for an evening of fun. Cindy used her car to drive around and they stopped at a local bar. Cindy and her cousin went in to check out the action. The boyfriend waited in the car.

When Cindy and her cousin came out, about two minutes later, the car was gone. Cindy called the police when she could not find the care. The police found the car and her boyfriend. The car now had about \$6,000 worth of damage to it.

SGI would not pay Cindy's claim. They said this was the second time this had happened and they were not going to pay for the damage. Cindy thought this was not a fair decision and called Ombudsman Saskatchewan.

## **Case #7 – Now You See It; Now You Don't**

*Department of Justice: Office of Residential Tenancies (formerly Office of the Rentalsman)*

Tanner lodged a complaint that his landlord had unfairly obtained judgment against him following a hearing before the Deputy Rentalsman. He stated that he had not received notice of the hearing and therefore had no opportunity to dispute his landlord's claim.