



# INSURANCE

## Matters

### DON'T RIP-OFF MY TIPS!!

“What do you mean you won't recognize my tips?” How could this insurance adjuster be so callous? Why couldn't she understand that he needed that money to pay his tuition? Jason was incensed!

All he was doing was crossing the street, minding his own business, when some yahoo ran him down. It wasn't his fault. Now he has a broken wrist and can't possibly wait on tables.

To top it all off, this yahoo's insurer must want him to starve, “... without pay stubs or a declaration on your past tax returns, I don't have proof that you received any tips. I can only reimburse you for your actual lost wages - the amount you claim as income to Revenue Canada. If you don't declare your tips to Ottawa then how can you expect me to pay you that amount?”

Jason was fed up. He went straight to his lawyer. “Can she do that? Can she just ignore the fact that half my income comes from tips? Nobody declares their tips - it's the right of every starving student!”

Jason's lawyer slowly removed his glasses. “Young man, I assume you know that failing to report all of your income is an offence...that, however, does not mean you are guaranteed to lose your case. If the Judge accepts your evidence that you earn tips when you work, you will be entitled to their reimbursement. Past tax returns and pay stubs are simply additional evidence that would normally be available for the Judge to consider.”\*



BY MERV SADDEN

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