



# DAS*business* in action for Building Material Dealers

## Can your business afford a legal dispute?

As a building supply retailer, you face a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and customers, a legal issue can quickly arise, resulting in substantial losses to your business.

DAS*business* Legal Expense Insurance fills the gaps in your existing commercial insurance coverage and:

- Protects your business from costly legal expenses
- Empowers you to defend or pursue your legal rights
- Provides you with unlimited access to general legal advice at any time

## Legal costs by the numbers:

**3 out of 10**  
small business owners  
are likely to face a legal  
dispute in the next 3 years<sup>1</sup>

**\$31,330**  
Average cost of a  
two day civil trial<sup>2</sup>

**73%**  
of business owners believe  
a legal issue would have a  
tangible impact on  
their finances<sup>1</sup>

**A DAS*business* policy offers you peace of mind and allows you to focus on what matters most – managing and growing your business.**



<sup>1</sup> www.das.ca/accessjustice  
<sup>2</sup> Canadian Lawyer Magazine Survey, June 2015

# How will a DASbusiness policy protect and empower your business?



## EMPLOYMENT DISPUTES

Jamal, a building supply retailer, dismisses an employee after he shows up late on a regular basis and provides poor client service. The former employee commences a wrongful dismissal action and alleges discrimination.

DAS will assign a lawyer and cover legal costs to defend Jamal.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Naomi completes a house design for a client who then refuses to pay, alleging the design was not what they expected. Despite attempts at negotiation and evidence confirming Naomi had considered the client's wants and needs, her calls are not returned.

DAS will assign a lawyer to commence a legal action to recover the money owed to Naomi's company.

## BODILY INJURY

Maya, a project manager, is on her way to visit a client downtown, when she trips and falls due to an unsafe city sidewalk. As a result, she suffers back injuries that impact her professional and personal life.

DAS will appoint a lawyer to represent Maya to bring legal action against the city.

## LEGAL DEFENCE

Ezra, a project coordinator, gets into a heated exchange with a sub-contractor on the job site. The next day, the police visit Ezra's office to investigate an alleged assault.

DAS will appoint a lawyer to defend Ezra during the investigation and against any charges laid.

## PROPERTY PROTECTION

The owner of a building adjacent to Sylvia's office starts major exterior renovations. For three consecutive mornings, Sylvia finds equipment and scaffolding blocking her entrance, negatively impacting her staff and client visits.

DAS will appoint a lawyer to rectify the issue.

## TAX PROTECTION

The CRA is auditing Ivan's business expenses and demanding an on-site review of his records.

DAS will provide Ivan with legal tax advice and cover legal costs after the first \$500.

## UNLIMITED LEGAL ADVICE

Offer yourself legal protection and the power to take action, with unlimited access to a general legal advice helpline to discuss any legal matter.