



DAS*business* in action for Churches

Can you afford a legal dispute?

As a congregation, you face a variety of legal risks on a daily basis. From repairs and renovations gone wrong to complicated tax audits, legal issues can quickly arise resulting in potential losses.

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

- Protects your congregation 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:

\$407

Average hourly rate of
an experienced lawyer¹

\$31,330

Average cost of a
two day civil trial¹

Plus,

pursuing legal action requires
time and effort, taking you
away from your daily activities

A DAS*business* policy offers you peace of mind and allows you to focus on what matters most – supporting and working with your congregation.



How will a DAS*business* policy protect and empower your congregation?



LEGAL DEFENCE

Clark, an employee of the church, is accused of abusing a congregation member.

DAS will assign a lawyer and cover legal costs to defend Clark and the church.

PROPERTY PROTECTION

A neighbouring business directs its customers to park in the church parking lot, leaving no room for parishioners' vehicles and interfering with community events hosted by the church in its parking lot.

DAS will secure legal representation to take legal action to address the issue.

CONTRACT DISPUTES

A gas heating company completes substandard work on a church's heating system, rendering the building uninhabitable. The church had paid a deposit, but wishes to withhold the balance owing until the work is completed as previously agreed upon. The heating company takes legal action against the church.

DAS will provide a lawyer and pay legal fees to defend the church.

EMPLOYMENT DISPUTES

Anne dismisses a secretary after he is caught stealing money from the church office. Despite proof of the theft, the secretary commences a wrongful dismissal action and alleges gender-based discrimination.

DAS will appoint a lawyer and pay legal costs to defend Anne and the church.

BODILY INJURY

Byron, a church's congregation leader, makes frequent house calls to elderly parishioners. During one of his visits, Byron slips on an unsafe city sidewalk and severely injures his leg.

DAS will appoint a lawyer to take legal action against the city on Byron's behalf.

TAX PROTECTION

The Canada Revenue Agency is auditing a church and is demanding an on-site review of their records.

DAS will provide 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. For example: liability in relation to injuries suffered by community groups who use church facilities, permits involved with hosting large community events, etc.