



YOUR ACCESS TO JUSTICE

DAS*business* in action for Construction

Can your business afford a legal dispute?

As a business owner, you face a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers, a legal issue can quickly arise, resulting in potential 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 years¹

\$31,330
Average cost of a
two day civil trial²

73%
of business owners believe
a legal issue would have a
tangible impact on
their finances¹

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

¹ www.das.ca/accesstojustice
² Canadian Lawyer Magazine Survey, June 2015



How will a DASbusiness policy protect and empower your business?



EMPLOYMENT DISPUTES

Leslie dismisses a tradesman for being repeatedly late and consistently failing to wear the correct safety equipment. The former employee commences a wrongful dismissal action, alleging that his employer did not have cause to dismiss him and as such did not give the required notice.

As there were several documented warnings issued, DAS will retain counsel to defend Leslie, the contractor.

LEGAL DEFENCE

A tradesman is unfortunately killed after the ground around him collapses while digging a ditch at a residential construction site. Pete, the contractor, now faces an occupational health and safety investigation.

DAS will retain a lawyer to represent Pete's business in relation to the investigation and subsequent charges, if they are laid.

STATUTORY LICENCE PROTECTION

The relevant municipal licensing body has suspended the licence of Shania's plumbing business. Although a written notice of reasons was provided, the opportunity to respond is denied.

DAS will secure legal representation to appeal the decision on Shania's behalf.

CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Lee's client refuses to pay the remainder of an invoice for a roof replacement completed for her house. Lee has made numerous attempts to recover the amount owed from the client, but to no avail.

DAS will retain a lawyer to commence a legal action on Lee's behalf to recover the money.

BODILY INJURY

Dwayne, an employee of a house painting business, is severely injured following a fall as a result of a faulty handrail on a client's premises. Dwayne decides to forego Workers' Compensation Benefits and wishes to pursue legal action instead.

DAS will secure legal representation to pursue Dwayne's legal rights.

PROPERTY PROTECTION

April is a contractor who manages a business located in a busy commercial complex. Over several months, the employees of an adjacent business are consistently using April's parking spaces, leaving her employees with no place to park. Even though she has provided notice not to trespass, the problem continues to persist.

DAS will secure legal representation to pursue legal action on April's behalf.

TAX PROTECTION

Hector took reasonable care to ensure that his business's yearly tax return was completed accurately, but an inadvertent error was made nevertheless. The Canada Revenue Agency is now conducting a tax audit relating to liability for HST.

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.