



DAS*business* in action for Energy Services

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 and clients, 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.



How will a DASbusiness policy protect and empower your business?



EMPLOYMENT DISPUTES

Parker dismisses an employee for unsafe work practices and for consistently failing to wear the correct safety equipment. The former employee files a wrongful dismissal action.

DAS will pay legal costs to defend Parker and his business against this action.

LEGAL DEFENCE

Colleen's employee is seriously injured on the job as a result of not wearing a helmet. As a result, Colleen is being charged under the Occupational Health and Safety Act.

DAS will retain a lawyer to provide a defence to Colleen's business.

CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Ian's oil rig company claims thousands of dollars in damages, as a result of subpar metalwork carried out by a local fabrication company. Ian wishes to bring legal action against the fabrication company.

DAS will appoint a lawyer to sue for breach of contract on Ian's behalf.

STATUTORY LICENCE PROTECTION

The Alberta Energy Regulator refuses to renew Alan's Pipeline and Facility Licence.

DAS will assign a lawyer to represent Alan in appealing this decision.

PROPERTY PROTECTION

The entrance ramp to Eesha's storage site, despite numerous warnings, is constantly blocked by vehicles from a neighbouring business. Eesha wishes to take action against the business owner.

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

TAX PROTECTION

Bernard 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.