



# DAS*business* in action for Fuel Resellers

## 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 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.**



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



## EMPLOYMENT DISPUTES

Hayley dismisses a HVAC technician 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 provide legal representation to defend Hayley, the employer.

## LEGAL DEFENCE

A worker is unfortunately injured while transporting heavy equipment to the job site. Zach, the owner of the bulk delivery company, is charged with a criminal offence for a violation of occupational health and safety legislation.

DAS will assign a lawyer to defend Zach in relation to the alleged criminal offence.

## STATUTORY LICENCE PROTECTION

Alan's fuel service company depot is inspected by a provincial health and safety inspector, who issues a compliance order that needs to be resolved in 48 hours or his operating license will be suspended. Alan wishes to appeal the order on the grounds that the compliance time frame is unreasonable.

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

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Kate, the owner of a home oil delivery business, signs a contract with a rental transportation company for the use of their vehicles. One day, she discovers that the company is leasing unsafe vehicles. The rental transportation company has denied any liability for the condition of their vehicles.

DAS will retain legal counsel to commence legal action on behalf of Kate's business.

## BODILY INJURY

Jeremy works for a home oil delivery company. While on his way to a client, he slips on an unsafe city sidewalk and severely injures his ankle.

DAS will assign a lawyer to represent Jeremy and bring legal action against the city.

## PROPERTY PROTECTION

A break-in occurs at a bulk delivery company warehouse, resulting in damages. Shelley, the manufacturer, is required to pay over \$15,000 to repair the damages. A claim under property insurance cannot be made due to a \$25,000 deductible. Using surveillance footage, Shelley is able to identify an ex-employee as the perpetrator.

With a reasonable prospect of recovery, DAS will assign a lawyer to pursue a civil action against the perpetrator to recover damages.

## TAX PROTECTION

The CRA is auditing the business expenses of Theo's air conditioning company and is demanding an on-site review of his 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.