



# DAS*business* in action for Garages & Dealerships

## Can your garage or dealership 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 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 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](http://www.das.ca/accessjustice)  
<sup>2</sup> Canadian Lawyer Magazine Survey, June 2015

# How will a *DASbusiness* policy protect and empower your dealership?



## EMPLOYMENT DISPUTES

Dean dismisses Jen, a full-time sales representative, after she fails to meet monthly sales targets 11 months in a row. Jen commences a wrongful dismissal action against Dean's dealership, alleging gender discrimination and sexual harassment.

DAS will provide legal representation to defend Dean against these accusations.

## LEGAL DEFENCE

As a result of a mechanic's calculation error, Lane's auto repair shop has continually over-billed their clients for services rendered. Her shop is now being investigated under provincial consumer protection legislation for alleged fraudulent billing practices.

DAS will retain a lawyer to defend Lane's legal rights in relation to the investigation.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Luke's body shop ordered a new paint booth, which started to fail within the month. The booth manufacturer refuses to make warranty repairs, even though Luke has presented preventative maintenance records. With the paint booth being down, Luke's shop is experiencing a significant loss of business.

DAS will appoint a lawyer to sue for breach of contract on behalf of the dealership.

## STATUTORY LICENCE PROTECTION

The provincial authority that regulates motor vehicle dealers notifies Patty's dealership that its registration would not be renewed, due to consumer complaints about her sales practices. Patty disagrees with the reasons for their refusal to renew, and wishes to appeal the decision.

DAS will retain counsel to represent Patty at the hearing before the tribunal.

## PROPERTY PROTECTION

Jess' dealership was vandalized, requiring him to pay \$15,000 for damages. Jess is not able to make a claim under his property insurance policy due to a \$25,000 deductible. However, surveillance cameras recorded the assailant, who is identified as an owner of a competing dealership.

DAS will secure legal representation to pursue legal action to recover damages.

## TAX PROTECTION

Sookie took reasonable care to ensure that her dealership'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.