YOUR ACCESS TO JUSTICE

DAS*business* in action
for the Hospitality Industry

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 years[1]

$31,330
Average cost of a two day civil trial[2]

73%
of business owners believe a legal issue would have a tangible impact on their finances[1]

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 DAS*business* policy protect and empower your business?

EMPLOYMENT DISPUTES

Two hotel employees bring a lawsuit against Logan's hotel, alleging they were overlooked for promotions due to their religious beliefs. Hotel records show Logan had filed several written warnings against these employees regarding constant tardiness, absence, and inappropriate behaviour.

DAS will appoint legal representation to defend the action on behalf of Logan's hotel.

LEGAL DEFENCE

Wilfred is a doorman employed by a local pub. One night, he removes a visibly intoxicated patron after several complaints from other patrons. The day after the incident, the evicted patron lodges a formal complaint against Wilfred and the police charge him with assault.

DAS will retain a lawyer to defend Wilfred's legal rights in relation to the prosecution.

CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Rosy's food supplier failed to deliver a large order of meat and fresh produce by the delivery date stipulated in the contract. This results in a significant loss of business for her restaurant, as she was forced to reduce menu options and purchase ingredients at higher cost from another supplier.

DAS will retain a lawyer to sue for breach of contract on Rosy's behalf.

PROPERTY PROTECTION

The owner of a building adjacent to Holly's restaurant starts major exterior renovations. One morning, Holly finds scaffolding blocking customers from entering the restaurant for breakfast. After approaching the contractor onsite, the scaffolding is immediately moved. However, the situation continues to occur for several days, negatively impacting breakfast sales.

DAS will assign a lawyer to represent Holly and seek a court injunction to prevent the entrance from being blocked.

TAX PROTECTION

Harvey receives notice of a tax audit by the Canada Revenue Agency for his hotel. The issue involved the hotel's tax remittances for the past year and how it accounted for various input tax credits, even though Harvey's accountants had prepared the tax returns in accordance with an opinion of counsel.

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.

*The above scenarios are examples only. Coverage is subject to the terms, conditions, and exclusions of the policy.
For full details of coverage, including any conditions and limitations, please read the DAS*business* policy wording.