



# DAS*business* in action for Brokers

## 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 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  
<sup>2</sup> Canadian Lawyer Magazine Survey, June 2015



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



## EMPLOYMENT DISPUTES

Mark dismisses a receptionist from his brokerage for repeatedly being late and missing important meetings. She commences a wrongful dismissal action alleging that Mark did not have cause to dismiss her and he did not give the required notice.

DAS will provide legal representation to defend the action on behalf of the brokerage.

## LEGAL DEFENCE

The Canadian Radio-Television & Telecommunications Commission (CRTC) received a number of complaints about unsolicited insurance advice emails being sent by Maria's brokerage. In response, the CRTC issued a Notice of Production in accordance with Canadian Anti-Spam Legislation.

DAS will assign a lawyer to respond to the notice on behalf of Maria's brokerage.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Jessica discovers that a former employee has been soliciting former clients from her brokerage for a competitor, contrary to the non-solicitation agreement previously signed.

DAS will retain counsel to sue the broker for breach of contract.

## STATUTORY LICENCE PROTECTION

The provincial governing body has refused to renew the licence of Clint's brokerage for failure to notify the registrar of certain changes. The brokerage is now seeking to appeal the decision before a tribunal.

DAS will appoint a lawyer to represent the brokerage at the appeal hearing.

## PROPERTY PROTECTION

The employees of an business adjacent Umar's brokerage are consistently using his parking spaces, leaving Umar's clients with no place to park. He has provided notice not to trespass, but the problem continues to persist.

DAS will retain counsel to pursue legal action against the neighbouring business.

## TAX PROTECTION

Winnie took reasonable care to ensure that her brokerage'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.