



# DAS*business* in action for Manufacturers and Exporters

## 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, 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>

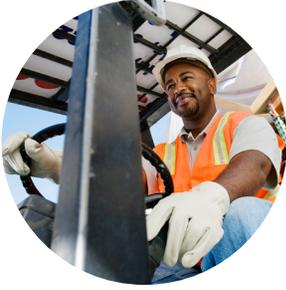
**73%**

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.**



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



## EMPLOYMENT DISPUTES

Celia dismisses an employee after he shows up to work intoxicated on several occasions. Union representatives file a grievance against the company for wrongful dismissal, claiming that the required progressive discipline policies set out in the collective agreement were not followed.

As there were several documented warnings issued to the employee, DAS will appoint a lawyer to defend Celia's business.

## LEGAL DEFENCE

Charlie, a window manufacturer, was charged with a criminal offence after a worker was injured by falling glass while on the job. The charge was for a violation of occupational health and safety legislation.

DAS will retain counsel to defend the legal rights of Charlie's business.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Jonah, an exporter, has a contract with a shipping company for the transport of goods overseas. When the shipment arrives, Jonah discovers that the goods are damaged. The shipping company denies any liability for the damage despite having signed a contract accepting liability for the value of the goods.

DAS will retain legal counsel to commence legal action against the shipping company.

## STATUTORY LICENCE PROTECTION

A liquor manufacturer has their manufacturing licence suspended following a taste tour, where one of the intoxicated patrons was later involved in a car accident. An investigation revealed that employees spoke to the individual prior to his departure and he assured them that he had called a taxi.

DAS will secure legal representation to appeal the decision.

## PROPERTY PROTECTION

A break in occurs at a manufacturer's warehouse, resulting in \$15,000 worth of damages. A claim under property insurance cannot be made due to a \$25,000 deductible. However, using the surveillance camera footage, the manufacturer was able to determine the identity of the perpetrator.

If a reasonable prospect of recovery exists, DAS will appoint a lawyer to pursue a civil action against the perpetrator.

## TAX PROTECTION

Gary, a furniture manufacturer, took reasonable care to ensure that his yearly corporate 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.