

# DAS*business* in action

## for the Medical Industry

### Can your practice afford a legal dispute?

Your practice faces 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 practice.

DAS*business* Legal Expense Insurance fills the gaps in your existing commercial insurance coverage and:

- Protects your practice 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 practice.**



<sup>1</sup> [www.das.ca/accesstojustice](http://www.das.ca/accesstojustice)

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

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



## EMPLOYMENT DISPUTES

Richard dismisses a pharmacy technician in light of evidence that she stole money from the pharmacy's cash register. The former employee commences a wrongful dismissal action alleging that Richard did not have cause to dismiss her and did not give her the required notice.

As there was actual evidence of the theft, DAS will retain counsel to defend Richard.

## LEGAL DEFENCE

Carina's car is broken into and her laptop, which contained un-encrypted patient information, is stolen. Later, her medical practice receives complaints from patients about unsolicited calls relating to their medical condition. They commence civil action against Carina in connection with the disclosure of personal health information in contravention of privacy legislation.

DAS will retain a lawyer to defend the claim.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

After a costly operation, a pet owner refuses to pay their bill to Peter's veterinary clinic. Peter wishes to bring a legal action to recover the amount owed.

DAS will retain counsel on behalf of his clinic to recover the amount owed.

## STATUTORY LICENCE PROTECTION

Raymond discovers his pharmacy's licence is suspended following a disciplinary committee hearing, arising from an alleged breach of applicable provincial legislation. Raymond wishes to appeal the decision of the committee.

DAS will appoint a lawyer to appeal the decision and cover the associated legal costs.

## PROPERTY PROTECTION

A business adjacent to Teresa's practice hired a contractor to do foundation repairs on their building, which is now causing water damage to Teresa's office building. Her commercial property policy has a very high deductible, so repairs will be an out-of-pocket expense. The adjacent business refuses to accept responsibility and cover the repair costs.

DAS will secure legal representation to pursue legal action to recover water damage repair costs on behalf of Teresa.

## TAX PROTECTION

Lisa, a veterinarian, took reasonable care to ensure that her 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.