



# DAS*business* in action for Municipalities

## Can your municipality afford a legal dispute?

As a municipality, 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 municipality 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 protecting your municipality.**



<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 municipality?



## EMPLOYMENT DISPUTES

An employee is dismissed from work for repeatedly being late and missing important meetings. She commences a wrongful dismissal action and alleges discrimination based on her gender.

DAS will provide legal representation to defend the municipality.

## LEGAL DEFENCE

A municipal employee takes a company laptop home and their daughter accidentally exposes the personal details of their taxpayers to the public. The municipality is being sued for failure to comply with privacy legislation.

DAS will appoint a lawyer to defend the municipality.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

A snow removal company contracted by the municipality fails to show up for the third time and clear the roads in accordance to the previously signed contract.

DAS will retain a lawyer to sue the snow removal company for breach of contract.

## STATUTORY LICENCE PROTECTION

An investigation by the Department of Health concludes that the ratio of workers to residents in a special care home owned by the municipality is too low. As a result, the Department of Social Development suspends the home's licence for 30 days. The municipality wishes to dispute the licencing body's decision and the investigation's conclusions.

DAS will retain counsel to dispute the decision and permit the home to stay open.

## PROPERTY PROTECTION

Offices owned by the municipality have reserved parking for their employees only. It is continually being used by the neighbouring business, preventing employees from accessing their offices. Although the municipality has provided notice not to trespass, the problem continues to persist.

DAS will secure legal representation to pursue legal action against the owner of the neighbouring business.

## TAX PROTECTION

The Canada Revenue Agency is auditing the business expenses of the municipality and is demanding an on-site review of their records.

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.