



# DAS*business* in action for Skilled Trades

## 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.**



<sup>1</sup> [www.das.ca/accessjustice](http://www.das.ca/accessjustice)  
<sup>2</sup> Canadian Lawyer Magazine Survey, June 2015

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



## EMPLOYMENT DISPUTES

Joan dismisses a pipefitter in light of evidence that he stole expensive tools from a job site. A co-worker witnessed the pipefitter putting tools in his bag and exiting the job site. The ex-employee commences a wrongful dismissal action alleging the dismissal was without cause or proper notice.

As there is evidence, DAS will provide legal representation to defend Joan's business.

## LEGAL DEFENCE

Caleb, an industrial electrician, is severely injured by a handheld blow torch, a piece of equipment for which all employees are required to complete initial and ongoing training. As a result of the accident, his employer is being investigated by an occupational health and safety authority.

DAS will retain a lawyer to defend the employer in relation to the investigation.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Oscar's welding company is sub-contracted for repairs on a series of oil pumpjacks. Due to the extensive nature of the work, many overtime hours are logged. Oscar's company is not getting paid for the overtime, violating the signed contract.

DAS will retain counsel to sue for breach of contract to recover the money owed.

## STATUTORY LICENCE PROTECTION

The certification of Yuri's welding company is suspended after a review by the Canadian Welding Bureau. Yuri disagrees with the decision and wishes to appeal.

DAS will assign a lawyer to appeal the decision on Yuri's behalf.

## BODILY INJURY

Nora, an underground cable installation technician, is severely injured following the collapse of a work trench on a client's premises. Nora wishes to forego workers' compensation benefits. Instead, she wants to pursue legal action against the sub-contractor who failed to reinforce the trench to safety standards.

DAS will appoint a lawyer to pursue the legal rights of the employee.

## TAX PROTECTION

Nathan took reasonable care to ensure that his pipefitting company'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.