



# DAS*business* in action for Special Care Homes

## Can your special care home 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 special care home 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:

**\$407**

Average hourly rate of an experienced lawyer<sup>1</sup>

**\$31,330**

Average cost of a two day civil trial<sup>1</sup>

**Plus,**

pursuing legal action requires time and effort, taking you away from your daily activities

**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> Canadian Lawyer Magazine Survey, June 2015



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



## EMPLOYMENT DISPUTES

Ted dismisses an employee in light of evidence that she stole from a resident. The employee commences a wrongful dismissal action alleging that her employers did not have cause to dismiss her, and as such did not give the required notice.

As there was actual evidence of the theft, DAS will appoint a lawyer to defend Ted.

## LEGAL DEFENCE

Robin is a support worker who has been employed at a special care home for several years. One day, a resident's son alleges that Robin assaulted his father. As a result, the police investigate the matter and lay assault charges against Robin.

DAS will assign a lawyer to defend Robin's legal rights in relation to the charge.

## CONTRACT DISPUTES & DEBT RECOVERY

(OPTIONAL COVERAGE)

Lily, the manager of a nursing home, discovers that her food supplier fails to deliver a large order of meat and fresh produce by the delivery date stipulated in the signed contract. This results in a significant increase in costs, as residents have to order catered meals specific to their dietary needs.

DAS will provide legal representation to sue for breach of contract on Lily's behalf.

## STATUTORY LICENCE PROTECTION

Marshall has been running a special care home for over 5 years when he discovers he is being refused a licence renewal by the governing provincial body, due to failure to provide a written record of inspections and testing of fire equipment. Marshall disagrees and wishes to appeal the decision.

DAS will secure legal representation to appeal the refusal to renew.

## PROPERTY PROTECTION

The employees of an adjacent business are consistently using Zoey's special care home's parking spaces, leaving her employees with no space to park. Although Zoey provides notice not to trespass, the problem continues to persist.

DAS will secure legal representation to pursue legal action.

## TAX PROTECTION

Barney took reasonable care to ensure that his nursing home's yearly tax return was completed accurately. 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.