DAS*group* - *Commercial* in action

YOUR ACCESS TO JUSTICE

Insurance solutions for your members

Legal issues can affect any company, no matter its size or industry. Only 12% of small and mid-sized business owners felt they had sufficient commercial insurance coverage to cover legal expenses[1].

A DAS*group* - *Commercial* legal expense insurance policy will:

- Protect your members from costly legal expenses
- Allow them to defend or pursue their legal rights
- Give them unlimited access to legal advice at any time

73% of business owners believe a legal issue would have a tangible impact on their finances[1]

3 out of 10 small business owners are likely to face a legal dispute in the next 3 years[1]

$31,330 is the average cost of a two day civil trial[2]

Complete coverage

DAS*group* - *Commercial* fills the gaps in traditional commercial liability policies, which typically do not cover plaintiff legal costs, business licence suspensions, breach of contract disputes, and more. Offer your members a complete financial protection portfolio by filling the gaps.

A DAS*group* policy empowers and allows your members to focus on what matters most - managing and growing their business.

[1] www.das.ca/accesstojustice
[2] Canadian Lawyer Magazine Survey, June 2015

How will a DAS*group - Commercial* policy protect and empower your members?

DAS*group - Commercial* offers your members a policy tailored to their needs, unlimited guidance, financial protection and support. See it in action:

EMPLOYMENT DISPUTES

Lydia is dismissed from work after showing up late on a regular basis and missing several important meetings. She commences a wrongful dismissal action, alleging discrimination.

DAS will assign a lawyer to the case and cover legal costs to defend the business.

LEGAL DEFENCE

John is under investigation by the provincial health and safety authority after an unfortunate workplace accident.

DAS will appoint a lawyer and pay to defend the business owner during the investigation and for any charges laid.

CONTRACT DISPUTES & DEBT RECOVERY (optional coverage)

A customer alleges that Jan's business did not provide all of the services agreed upon, and refuses to pay for services rendered.

DAS will assign a lawyer to pursue Jan's customer and retrieve the amount owed to the business.

STATUTORY LICENCE PROTECTION

A restaurant is accused of serving alcohol to minors, is charged, and has its liquor licence revoked.

DAS will appoint a lawyer to challenge the revocation and defend the business.

PROPERTY PROTECTION

The parking lot of a small business is constantly filled with cars from a neighbouring apartment building. Customers have nowhere to park and business is suffering as a result.

DAS will appoint a lawyer to take legal action to address the problem.

BODILY INJURY

A business sends Penny, a sales rep, out to do some offsite client meetings. On the way to a meeting, Penny trips and falls due to an unsafe city sidewalk.

DAS will appoint a lawyer to represent the sales rep to bring legal action against the city.

TAX PROTECTION

Fahad's small business faces a tax audit when the CRA alleges that he improperly filed his taxes.

DAS will provide legal tax advice and cover legal costs after the first $500.

UNLIMITED LEGAL ADVICE

Offer your members legal protection and the power to take action, with unlimited access to a general legal advice helpline to discuss any business-related legal matter.

*The above scenarios are examples only. Coverage is subject to the terms, conditions, and exclusions of the policy.