



What types of situations might affect you?

As a mature professional, be sure to keep in mind the types of legal situations that can arise in your day-to-day life.

Common life events in mid-career:

- ✓ Drafting a will
- ✓ Having power of attorney for property, virtual property, and/or personal care
- ✓ Being on short or long-term disability
- ✓ Acting as a mortgagee, consumer debtor or co-signing a loan for your children
- ✓ Building or buying a summer home
- ✓ Owning a property
- ✓ Being audited by Canada Revenue Agency (CRA)
- ✓ Being injured or having an accident
- ✓ Declaring bankruptcy
- ✓ Being a caregiver
- ✓ Separating or divorcing
- ✓ Acting as a landlord

Most misunderstood from a legal perspective:

Event #1
Employment issues – employer or employee

Event #2
Property issues – renovations/neighbours/landlord/contractors

Event #3
Bodily injury (non-auto)

Event #1: Employment issues – employer or employee

Issue	Legal concern/question
Termination	You are being offered a severance package and are unsure of what is owed to you– how do you find out what is required by law? You are terminating an employee – how do you find out what your legal responsibilities are?
Job disruption	You take maternity/paternity leave and return to work and find out that your original job is no longer available, and you are being offered a job for less pay – what are your rights?
Harassment at work	You are being harassed at work by a manager and are unsure of how to handle the situation – how do you resolve the issue?

Event #2: Property issues – renovations/neighbours/landlord/contractors

Issue	Legal concern/question
Contractors/renovations	Renovations on your home are now complete and you are dissatisfied with the final product – what recourse do you have?
Neighbours	Your neighbour recently tore down his fence and rebuilt it, and the new fence is encroaching on your property line. After bringing it to his attention, he is refusing to move the fence – how can you proceed with legal action?
Renting your home	You have decided to rent the basement of your home. The tenant is behind on rent – how can you take action?

Event #3: Bodily injury (non-auto)

Issue	Legal concern/question
Liability	You have slipped and fallen, which has resulted in a fractured ankle and you want to know who, if anyone, is liable for your injuries – how do you find out?
Rehabilitation	You have recently suffered an injury at work and want to know what you are entitled to.
Free legal	What does “you don’t pay unless you win” really mean?

It is important that you have access to a lawyer. Researching legal advice online can be exhausting, and the conclusions you draw may not always be accurate. Contacting a friend or family member or seeking legal assistance from someone in the phone book are often solutions to getting advice – but the best thing you can do is speak to a qualified lawyer.

With a legal expense insurance policy you always have access to unlimited telephone legal advice. In a lot of ways, it’s like having an entire law firm on retainer. To learn more visit www.das.ca.