



What types of situations might affect you?

When you decide to retire, be sure to keep in mind the types of legal situations that can arise in your day-to-day life.

Common life events at retirement:

- ✓ Updating a will
- ✓ Updating Power of Attorney for property or personal care
- ✓ Buying real estate in another country
- ✓ Being injured or having an accident
- ✓ Owning a property
- ✓ Being blamed for causing an injury or accident
- ✓ Co-signing your children's or grandchildren's loans
- ✓ Having your spouse receive medical treatment
- ✓ Acting as a landlord
- ✓ Living out of Canada for an extended period of time
- ✓ Declaring bankruptcy
- ✓ Auto-related issues
- ✓ Selling or passing along a family business (succession planning)
- ✓ Employment issues
- ✓ Contracts for home services

Most misunderstood from a legal perspective:

Event #1

Contracts for services

Event #2

Auto-related issues

Event #3

Bodily injury (non-auto)



Event #1: Contracts for services

Issue	Legal concern/question
Nurses	Your hired home nurse is not showing up for shifts and you are having trouble having her replaced with the company who you signed the contract with – how will you pursue the issue?
Financial advisor	You have signed a contract with a financial advisor and requested that all of your investments are locked in at low risk, but the stocks that he purchases on your behalf plummet because they were high risk – what legal rights do you have to rectify the loss?
Home services	You have hired someone to install an elevator in your home because your spouse is no longer able to use the stairs. The equipment malfunctions and the company is refusing to repair the issues – how can you pursue legal action to recoup your loss?

Event #2: Auto-related issues

Issue	Legal concern/question
Car warranty	You purchase a brand new vehicle that lands you back in the shop multiple times in the first few months and the dealership is refusing to buy back the vehicle or replace damaged parts – how do you pursue them to rectify the issue?
Traffic tickets	You are charged with running a red light, but did so because you felt that the icy conditions of the road made it too dangerous to stop – how do you defend the charge in court?
Car repairs	You bring your vehicle to a mechanic for repair and after leaving, realize that not only is the issue not fixed, another has also started. The mechanic is refusing to fix the repair – how do you get the services owed to you?

Event #3: Bodily injury (non-auto)

Issue	Legal concern/question
Slip and fall	You are leaving the doctor's office and the walkway leading to your car is covered in ice, causing you to slip and fall, resulting in a broken hip – who can you pursue to receive compensation for the injuries you have sustained?

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.