



LEGAL RISKS FACED BY QUEBEC BUSINESS OWNERS

35% claim they don't understand the legal system



87% hired a lawyer to help them resolve their legal issue...



... at the average hourly rate of **\$327²**



51% (that's over 130,000 business owners) **WORRY**



debt recovery
labour standards
contractual disputes
commercial transactions

Top 3 legal issues:

- Employment standards / relations: 30%
- Contractual disputes: 19%
- Health & Safety Commission: 13%



>256,000 SME owners in Québec¹

almost **1 out of 2** **HAS FACED A LEGAL ISSUE**

That's over 115,000 SME owners

78% don't know there is a solution to help protect their business



Top 3 impacts a legal issue would have on their business:

- 35%** Tangible impact on the business's finances
- 24%** Bankruptcy, loss of the business
- 21%** Negative impact on reputation

WHAT IS THE SOLUTION?

LEGAL EXPENSE INSURANCE (LEI)

- ✓ An LEI policy provides unlimited access to general legal advice. Often times, this is all that is needed to help resolve a legal issue. So when business owners need guidance navigating the system or mitigating an issue, help is just a phone call away.
- ✓ An LEI policy covers legal expenses. With the potential cost of a two-day civil action running just under \$60,000², business owners with few or no in-house resources might not be able to pursue or defend their rights. An LEI policy empowers them to do both, without having to worry about their finances.
- ✓ A DAS*business* policy covers the issues that keep business owners up at night. It will cover legal issues such as employment disputes, contract disputes and debt recovery, tax audits, disputes with customers, and more.

LET'S WORK TOGETHER TO RAISE AWARENESS AND HELP PROTECT THE LIFEBLOOD OF QUEBEC

visit das.ca/accesstojustice for more information and insights

1. Statistics Canada, 552-0002 and 553-0002 tables, June 2015
 2. Canadian Lawyer Magazine, Survey, June 2015
 3. The remaining stats are from DAS Canada market research done in partnership with SOM in June and July 2015

