

DASbusiness in action



YOUR ACCESS TO JUSTICE

CAN YOUR BUSINESS 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 suppliers and clients, a legal issue can quickly arise, resulting in substantial losses to your business.

LEGAL COSTS BY THE NUMBERS

3 out of 10

small business owners are likely to face a legal dispute in the next 3 years¹

73% of business owners believe a legal issue would have a tangible impact on their finances¹

\$31,330

is the average cost of a two day civil trial²

A DASbusiness Legal Expense Insurance policy will help fill the gaps in your existing commercial insurance coverage and:

- Protect your business from costly legal expenses
- Empower you to defend or pursue your legal rights
- Provide unlimited access to legal advice at any time

A DASbusiness policy offers you peace of mind and allows you to focus on what matters most - managing and growing your business.



¹ www.das.ca/access-to-justice
² Canadian Lawyer Magazine Survey, June 2015

Empower and protect your business

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

See DAS*business* in action...

EMPLOYMENT DISPUTES

Wen dismisses an employee after he repeatedly arrives late and misses several important meetings. The employee commences a wrongful dismissal action, alleging discrimination.

DAS will assign a lawyer to the case and cover legal costs to defend Wen's 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 Fran's business did not provide all of the services agreed upon, and refuses to pay for services rendered.

DAS will assign a lawyer to the case to pursue the customer and retrieve the amount owed to the business.

STATUTORY LICENCE PROTECTION

Keith's 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 Josh, a sales rep, out to do some offsite client meetings. On the way to a meeting, Josh 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

The CRA is auditing Betty's business expenses and has demanded an on site review of her records.

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 business-related legal matter.