



YOUR ACCESS
TO JUSTICE

DAS Business

for Strata Councils and Condominium Corporations

We know you're busy. You're working hard every day. But whenever you have an unforeseen legal issue, we know it means more time and work for you – and it takes you away from what matters most.

With a DAS legal expense insurance policy, your legal risks are well managed.

A DAS policy saves you time and effort, by filling the gaps to complete your commercial portfolio and by providing you with the legal resources you need.

Elise's Story (Property Protection)

Elise has been on the Board of Directors for a condominium corporation for the last 2 years. She wants what is best for the building and she's proud of what she does - being able to see the direct impact on the community is important to her.

One day, the supply line to a unit owner's sink developed a slow leak. It caused a significant amount of damage to the unit's kitchen and hallway before it was discovered. Following completion of the repairs, the owner refused to pay the \$5,000 insurance deductible the condominium corporation had to pay.

Elise tried her best to negotiate, but the unit owner would not hear her out and he wouldn't budge, even though the condominium corporation bylaws required the owner to pay the deductible.

Elise didn't know what else she could do in this situation, and she had an overwhelming number of other condo issues that needed her attention. She didn't have time to search for legal resources. She decided to call the DAS Legal Helpline for assistance, where she spoke to a legal representative right away. After her issue was passed to the DAS Claims Team, Elise was assigned a lawyer. Her lawyer made several attempts of negotiation before starting formal civil action.

To Elise's relief, the owner agreed to pay the deductible they owed. The condo board saved over \$1,200 in legal fees and avoided a lengthy litigation process. Thanks to the board's legal expense insurance policy, **Elise was able to focus on what matters most: the condominium.**



Legal risks. Well managed.

For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings. DAS Legal Protection Inc. (DAS) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.



YOUR ACCESS
TO JUSTICE

DAS Business

for Strata Councils and Condominium Corporations

What can we help you save time and money with?



Legal Defence

Defend legal rights relating to a criminal prosecution or an occupational Health and Safety investigation



Property Protection

Pursue civil action relating to physical damage, or a trespass



Contract Disputes & Debt Recovery

Disputes relating to selling or buying goods, providing or obtaining services, or breach of contract related to an insured vehicle



Legal Helpline

Unlimited access to a Legal Helpline for any legal question, regardless of whether it is covered by the policy



Bodily Injury

Pursue civil action relating to a sudden accident to you or your board members that unfortunately causes illness or bodily injury

Available in AB & BC Only:



Strata Council & Owner Disputes

Defend a Strata Council's legal rights in any claim arising out of an alleged breach of any of their by-laws or regulations

Minimum Amounts in Dispute

Property Protection: (physical damage only)	\$1,000
Contract Disputes and Debt Recovery:	\$1,000

Limits of Indemnity

Per Claim:	\$200,000
In Aggregate:	\$1,000,000

For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings. DAS Legal Protection Inc. (DAS) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.