



YOUR ACCESS  
TO JUSTICE

# Filling the Gaps

## for Strata Councils and Condominium Corporations

As you know, a “typical” portfolio for Strata Councils and Condominium Corporations would include CGL and D&O. However, there are legal risk gaps which are important to highlight that those two policies do not cover.

As a trusted risk advisor for your clients, offering legal expense insurance is a means to close those gaps and help your Strata or Condo clients feel less overwhelmed when they are faced with an unexpected legal event.

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**DAS Business** is a legal expense insurance policy that fills the gaps in their current commercial insurance portfolio and empowers them to:



Defend & pursue  
their legal rights



Protect their budget



Have unlimited legal  
helpline access

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**DAS Business** covers the named insured, directors and officers, and Council members or other similar office holders who are appointed or elected to that office pursuant to applicable residential condominium or strata legislation.

## So how does legal expense insurance fill the gaps?

For details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the full 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. DAS acts as the insurance manager and has the authority to issue this insurance policy and administer claims.

# Filling the Coverage Gaps for Stratas and Condominiums

## Legal Defence

### Defending Council / Corporation members against...

- Criminal investigations and / or charges
- Occupational Health and Safety investigations and/or charges
- Breach of Anti-Spam Laws
- Civil action for compensation in relation to breach of privacy laws

Defence legal costs are covered

DAS

DAS

DAS

DAS

Plaintiff legal costs are covered

### Defending Council / Corporation members against...

- Wrongful acts in managing the Council's / Corporation's finances
- Wrongful acts in failing to comply with provincial or federal laws

D&O

D&O



CGL

## Contract Disputes and Debt Recovery

### Defending Council / Corporation members against...

- Selling or buying goods
- Providing and obtaining services

Defence legal costs are covered

DAS

DAS

Plaintiff legal costs are covered

DAS

DAS



CGL



D&O

## Property Protection

### Financial impact of...

- Damaged Strata / Condo property

Damaged Strata / Condo property

CGL

### Taking legal action if a third-party causes...

- Damage to the Strata / Condo property
- A trespass onto the Strata / Condo property

Defence legal costs are covered

DAS

DAS

Plaintiff legal costs are covered

DAS

DAS



D&O

## Bodily Injury

### Taking legal action if a third-party causes...

- Injury or death to a Council / Corporation member

Defence legal costs are covered

CGL

CGL

Plaintiff legal costs are covered

DAS

### Defending Council / Corporation members when...

- They cause injury or death to someone else
- They cause damage to someone else's property

CGL

CGL



D&O

## Available in AB & BC Only:

## Strata Council and Owner Disputes

### Owner Disputes, by defending...

- Council / Corporation members against a breach or alleged breach of by-laws or regulations

Defence legal costs are covered

DAS

Plaintiff legal costs are covered

DAS