



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Building Material Dealers

Can your business afford a legal dispute?

As a building supply retailer, you face a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and customers, a legal issue can quickly arise, resulting in substantial losses to your business.

A DAS Business Legal Expense Insurance policy fills the gaps in your existing commercial insurance coverage and:

- Protects your business from costly legal expenses
- Empowers you to defend or pursue your legal rights
- Provides you with unlimited access to general legal advice at any time

Did you know?

\$414

is the average hourly rate of
an experienced lawyer¹

3 out of 10

small business owners are likely to
face a legal dispute in the next 3 years²

\$15,000

is the potential cost of a
two-day civil trial¹

**A DAS Business policy gives you confidence and allows you to focus on what matters most
– managing and growing your business.**

¹ Canadian Lawyer's Legal Fees Survey, April 2018

² www.das.ca/accesstojustice





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How will DAS Business protect and empower you?



Employment Disputes

Jamal, a building supply retailer, dismisses an employee after she shows up late to work on a regular basis and provides poor client service. The former employee commences a wrongful dismissal action against Jamal and alleges discrimination.

DAS will assign a lawyer on Jamal's behalf and cover legal costs to defend him.



Contract Disputes and Debt Recovery

(optional coverage)

Naomi completes a house design for a client who then refuses to pay, alleging the design was not what they expected. Despite attempts at negotiation and evidence confirming Naomi had considered the client's wants and needs, her calls are not returned.

DAS will assign a lawyer to commence a legal action to recover the money owed to Naomi's company.



Bodily Injury

Maya, a project manager, is on her way to visit a client downtown, when she trips and falls due to an unsafe city sidewalk. As a result, she suffers back injuries that impact her professional and personal life.

DAS will appoint a lawyer to represent Maya to bring legal action against the city.

Legal Defence

Ezra, a project coordinator, gets into a heated exchange with a sub-contractor on the job site. The next day, the police show up at Ezra's office to investigate an alleged assault.

DAS will appoint a lawyer to defend Ezra during the investigation and against any charges laid.

Property Protection

The owner of a building adjacent to Mo's office starts major exterior renovations. For three consecutive mornings, Mo finds equipment and scaffolding blocking the entrance, negatively impacting his staff and client visits.

DAS will appoint a lawyer to rectify the issue on Mo's behalf.

Tax Protection

The Canada Revenue Agency (CRA) is auditing Ivan's business expenses and demanding an on-site review of his records.

DAS will provide Ivan with legal tax advice and cover legal costs after the first \$500.



Legal Advice Helpline

DAS Business offers unlimited access to a general Legal Advice Helpline to discuss any legal matter, even if it is not covered by the policy. The Legal Advice Helpline is available from 8 AM to 12 AM (local time), 7 days a week. In an emergency, your call will always be answered.