



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Churches

Can you afford a legal dispute?

As a congregation, you face a variety of legal risks on a daily basis. From repairs and renovations gone wrong to complicated tax audits, legal issues can quickly arise resulting in potential losses.

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

- Protects your congregation 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

Time & stress

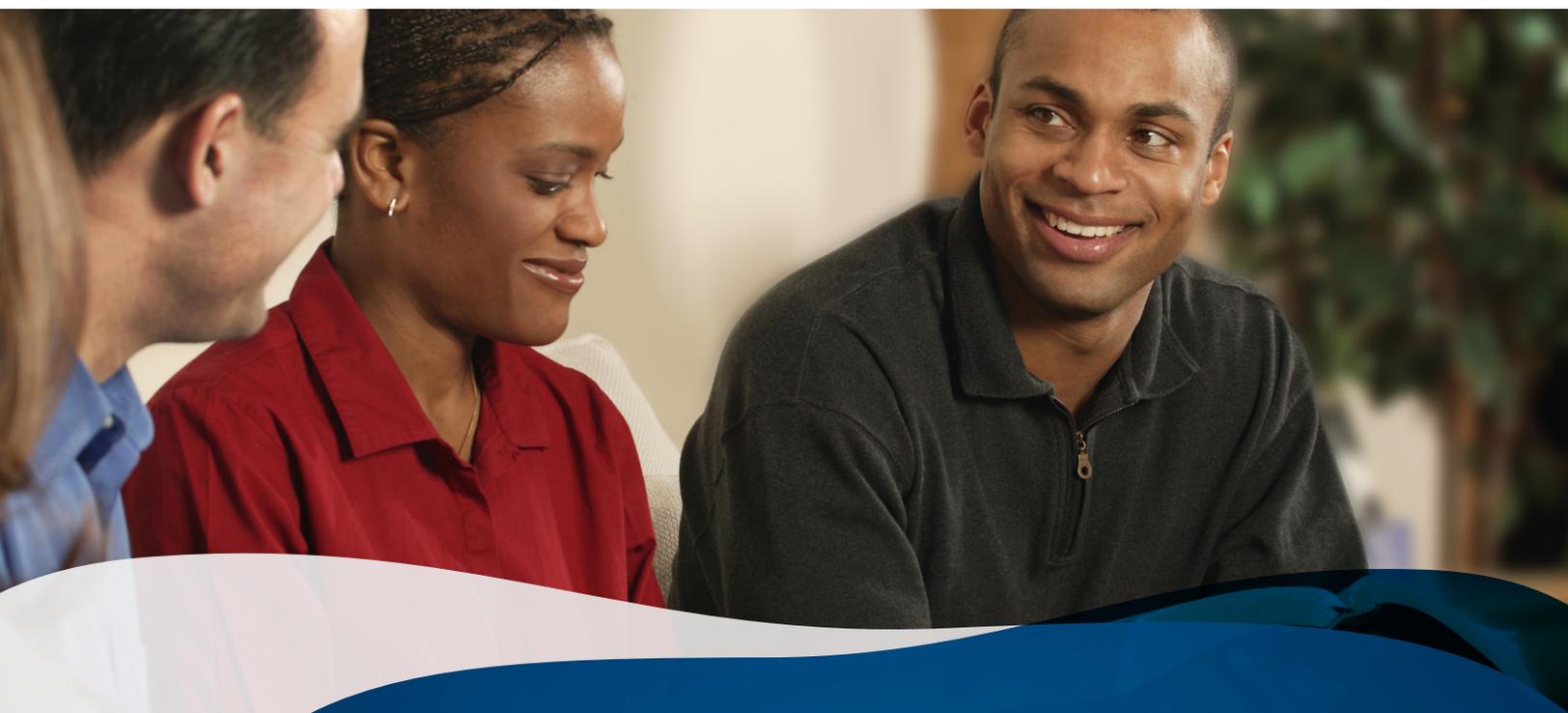
are a part of pursuing legal action,
taking you away from your daily activities

\$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
– supporting and working with your congregation.**

¹ Canadian Lawyer's Legal Fees Survey, April 2018





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How will DAS Business protect and empower you?



Employment Disputes

Anne dismisses a secretary after he is caught stealing money from the church office. Despite proof of the theft, the secretary commences a wrongful dismissal action and alleges gender-based discrimination.

DAS will appoint a lawyer and pay legal costs to defend Anne and the church.



Contract Disputes and Debt Recovery

(optional coverage)

A gas heating company completes substandard work on a church's heating system, rendering the building uninhabitable. The church had paid a deposit, but wishes to withhold the balance owing until the work is completed as previously agreed upon. The heating company takes legal action against the church.

DAS will provide a lawyer and defend the church.



Property Protection

A neighbouring business directs its customers to park in the church parking lot, leaving no room for parishioners' vehicles and interfering with community events hosted by the church in its parking lot.

DAS will secure legal representation to take legal action to address the issue.

Bodily Injury

Byron, a church's congregation leader, makes frequent house calls to elderly parishioners. During one of his visits, Byron slips on an unsafe city sidewalk and severely injures his leg.

DAS will appoint a lawyer to take legal action against the city on Byron's behalf.

Legal Defence

Clark, an employee of the church, is accused of abusing a congregation member.

DAS will assign a lawyer and cover legal costs to defend Clark and the church.

Tax Protection

The Canada Revenue Agency (CRA) is auditing a church and is demanding an on-site review of their records.

DAS will provide legal tax advice and cover legal costs.



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.