



**YOUR ACCESS  
TO JUSTICE**

# DAS Business in action

## for Construction

### 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, a legal issue can quickly arise, resulting in potential 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 lawyer<sup>1</sup>

**73%**

of business owners believe a legal issue would  
have a tangible impact on their finances<sup>2</sup>

**\$15,000**

is the potential cost of a  
two-day civil trial<sup>1</sup>

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

<sup>1</sup> Canadian Lawyer's Legal Fees Survey, April 2018

<sup>2</sup> [www.das.ca/accesstojustice](http://www.das.ca/accesstojustice)





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# How will DAS Business protect and empower you?



## Employment Disputes

Leslie dismisses a tradesman for being repeatedly late and consistently failing to wear the correct safety equipment. The former employee commences a wrongful dismissal action, alleging that his employer did not have cause to dismiss him and as such did not give the required notice.

As there were several documented warnings issued, DAS will retain counsel to defend Leslie, the contractor.



## Contract Disputes and Debt Recovery

(optional coverage)

Lee's client refuses to pay the remainder of an invoice for a roof replacement completed for her house. Lee has made numerous attempts to recover the amount owed from the client, but to no avail.

DAS will retain a lawyer to commence a legal action on Lee's behalf to recover the money.



## Bodily Injury

Dwayne, an employee of a house painting business, is severely injured following a fall as a result of a faulty handrail on a client's premises. Dwayne decides to forego Workers' Compensation Benefits and wishes to pursue legal action instead.

DAS will secure legal representation to pursue Dwayne's legal rights.

## Legal Defence

A tradesman is unfortunately killed after the ground around him collapses while digging a ditch at a residential construction site. Pete, the contractor, now faces an occupational health and safety investigation.

DAS will retain a lawyer to represent Pete's business in relation to the investigation and subsequent charges, if they are laid.

## Property Protection

April is a contractor who manages a business located in a busy commercial complex. The employees of an adjacent business are always using April's parking spaces, leaving her employees with no place to park. Even though she has provided notice not to trespass, the problem persists.

DAS will secure legal representation to pursue legal action on April's behalf.

## Tax Protection

Hector took reasonable care to ensure that his business's yearly tax return was completed accurately, but an inadvertent error was made nevertheless. The Canada Revenue Agency is now conducting a tax audit relating to liability for HST.

DAS will provide legal tax advice and cover legal costs on Hector's behalf.

## Statutory Licence Protection

The relevant municipal licensing body has suspended the licence of Tim's plumbing business. Although a written notice of reasons was provided, the opportunity to respond is denied.

DAS will secure legal representation to appeal the decision.



## 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.