



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Energy Services

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 lawyer¹

73%

of business owners believe a legal issue would
have a tangible impact on their finances²

\$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

Parker dismisses an employee for unsafe work practices and for consistently failing to wear the correct safety equipment. The former employee files a wrongful dismissal action.

DAS will pay legal costs to defend Parker and his business against this action.



Contract Disputes and Debt Recovery

(optional coverage)

Ian's oil rig company claims thousands of dollars in damages, as a result of subpar metalwork carried out by a local fabrication company. Ian wishes to bring legal action against the fabrication company.

DAS will appoint a lawyer to sue for breach of contract.



Bodily Injury

Dwayne is on his way to visit a potential client when he trips and falls due to an unsafe city sidewalk. As a result, he suffers severe back injuries.

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

Legal Defence

Colleen's employee is seriously injured on the job as a result of not wearing a helmet. As a result, Colleen is being charged under the Occupational Health and Safety Act.

DAS will retain a lawyer to provide a defence to Colleen's business.

Property Protection

The entrance ramp to Eesha's storage site, despite numerous warnings, is constantly blocked by vehicles from a neighbouring business. Eesha wishes to take action against the business owner.

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

Tax Protection

Bernie 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 (CRA) is now conducting a tax audit relating to liability for HST.

DAS will provide legal tax advice and cover legal costs.

Statutory Licence Protection

The Alberta Energy Regulator refuses to renew Alan's Pipeline and Facility Licence.

DAS will assign a lawyer to represent Alan in appealing this 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.