



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Garages & Dealerships

Can your garage or dealership 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 clients, 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 garage or dealership 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



How will DAS Business protect and empower you?



Legal Defence

As a result of a mechanic's calculation error, Lane's auto repair shop has continually over-billed their clients for services rendered. Her shop is now being investigated under provincial consumer protection legislation for alleged fraudulent billing practices.

DAS will retain a lawyer to defend Lane's legal rights in relation to the investigation.



Employment Disputes

Dean dismisses Jen, a full-time sales representative, after she fails to meet monthly sales targets 11 months in a row. Jen commences a wrongful dismissal action against Dean's dealership, alleging gender discrimination and sexual harassment.

DAS will provide legal representation to defend Dean against these accusations.

Contract Disputes and Debt Recovery

(optional coverage)

Luke's body shop ordered a new paint booth, which started to fail within the month. The booth manufacturer refuses to make warranty repairs, even though Luke has presented preventative maintenance records. Luke's shop is experiencing a significant loss of business.

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

Statutory Licence Protection

The provincial authority that regulates motor vehicle dealers notifies Patty's dealership that its registration would not be renewed, due to consumer complaints about her sales practices. Patty disagrees with the reasons for their refusal to renew, and wishes to appeal the decision.

DAS will retain counsel to represent Patty at the hearing before the tribunal.

Property Protection

Jess' dealership was vandalized, causing \$15,000 in damages. Jess is not able to make a claim under his property insurance policy due to a \$25,000 deductible. However, surveillance cameras recorded the assailant, who is identified as an owner of a competing dealership.

DAS will secure legal representation to pursue legal action to recover damages.

Tax Protection

Sookie took reasonable care to ensure that her dealership'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 on the dealership's behalf.



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.