



**YOUR ACCESS  
TO JUSTICE**

# DAS Business in action

## Can your business afford a legal dispute?

Your business faces a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and clients, 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 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

Wen dismisses an employee after he repeatedly arrives late and misses several important meetings. The employee commences a wrongful dismissal action, alleging discrimination.

DAS will assign a lawyer to the case and legal costs will be covered to defend Wen's business.



## Contract Disputes and Debt Recovery

(optional coverage)

A customer alleges that Fran's business did not provide all of the services agreed upon, and refuses to pay for services rendered.

DAS will assign a lawyer to the case to pursue the customer and retrieve the amount owed to the business.



## Bodily Injury

A business sends Josh, a sales rep, out to do some offsite client meetings. On the way to a meeting, Josh trips and falls due to an unsafe city sidewalk.

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

## Legal Defence

John is under investigation by the provincial health and safety authority after an unfortunate workplace accident.

DAS will appoint a lawyer to defend the business owner during the investigation and for any charges laid.

## Property Protection

The parking lot of a small business is constantly filled with cars from a neighbouring apartment building. Customers have nowhere to park and business is suffering as a result.

DAS will appoint a lawyer to take legal action to address the problem.

## Tax Protection

The Canada Revenue Agency is auditing Betty's business expenses and demanding an on-site review of her records.

DAS will provide legal tax advice and legal costs will be covered.

## Statutory Licence Protection

Keith's restaurant is accused of serving alcohol to minors, is charged, and has its liquor licence revoked.

DAS will appoint a lawyer to challenge the revocation and defend the business.



## 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.