



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Hospitality Industry

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 and 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 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



How will DAS Business protect and empower you?



Employment Disputes

Two hotel employees bring a lawsuit against Logan's hotel, alleging they were overlooked for promotions due to their religious beliefs. Hotel records show Logan had filed several written warnings against these employees regarding constant tardiness and inappropriate behaviour.

DAS will appoint legal representation to defend the action on behalf of Logan's hotel.



Legal Defence

Wilfred is a doorman employed by a local pub. One night, he removes a visibly intoxicated patron after several complaints from other patrons. The day after the incident, the evicted patron lodges a formal complaint against Wilfred and the police charge him with assault.

DAS will retain a lawyer to defend Wilfred's legal rights in relation to the prosecution.

Contract Disputes and Debt Recovery

(optional coverage)

Rosy's food supplier failed to deliver a large order of meat and fresh produce by the delivery date stipulated in the contract. This results in a significant loss of business for her restaurant, as she was forced to reduce menu options and purchase ingredients at higher cost from another supplier.

DAS will retain a lawyer to sue for breach of contract on Rosy's behalf.

Property Protection

The owner of a building adjacent to Holly's restaurant starts major exterior renovations. One morning, Holly finds scaffolding blocking customers from entering the restaurant. After approaching the contractor onsite, the scaffolding is moved. However, the situation continues to occur for several days, negatively impacting sales.

DAS will assign a lawyer to represent Holly and seek a court injunction to prevent the entrance from being blocked.

Tax Protection

Harvey receives notice of a tax audit by the Canada Revenue Agency for his hotel. The issue involved the hotel's tax remittances for the past year and how it accounted for various input tax credits, even though Harvey's accountants had prepared the tax returns in accordance with an opinion of counsel.

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.