



**YOUR ACCESS  
TO JUSTICE**

# DAS Business in action

## for Brokers

### Can your brokerage 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 brokerage 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 brokerage.**

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

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



# How will DAS Business protect and empower you?



## Legal Defence

The Canadian Radio-Television & Telecommunications Commission (CRTC) received several complaints about unsolicited insurance advice emails being sent by Maria's brokerage. The CRTC issued a Notice of Production in accordance with Canadian Anti-Spam Legislation.

DAS will assign a lawyer to respond to the notice on behalf of Maria's brokerage.



## Employment Disputes

Mark dismisses a receptionist from his brokerage for repeatedly being late and missing important meetings. She commences a wrongful dismissal action, alleging that Mark did not have cause to dismiss her and he did not give her the required notice.

DAS will provide legal representation to defend the action on behalf of the brokerage.



## Statutory Licence Protection

The provincial governing body has refused to renew the licence of Clint's brokerage for failure to notify the registrar of certain changes. The brokerage is now seeking to appeal the decision before a tribunal.

DAS will appoint a lawyer to represent the brokerage at the appeal hearing.

## Contract Disputes and Debt Recovery

(optional coverage)

Jessica discovers that a former employee has been soliciting former clients from her brokerage for a competitor, contrary to the non-solicitation agreement that he had previously signed.

DAS will retain counsel to sue the former employee for breach of contract.

## Property Protection

The employees of an business adjacent Umar's brokerage are consistently using his parking spaces, leaving Umar's clients with no place to park. He has provided notice not to trespass, but the problem continues to persist.

DAS will retain counsel to pursue legal action against the neighbouring business.

## Tax Protection

Winnie took reasonable care to ensure that her brokerage'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.



## 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.