



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Manufacturers and Exporters

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 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





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How will DAS Business protect and empower you?



Legal Defence

Charlie, a window manufacturer, was charged with a criminal offence after a worker was injured by falling glass while on the job. The charge was for a violation of occupational health and safety legislation.

DAS will retain counsel to defend the legal rights of Charlie's business.



Employment Disputes

Celia dismisses an employee after he shows up to work intoxicated on several occasions. Union representatives file a grievance against the company for wrongful dismissal, claiming that the required progressive discipline policies set out in the collective agreement were not followed.

As there were several documented warnings issued, DAS will appoint a lawyer to defend Celia's business.

Contract Disputes and Debt Recovery

(optional coverage)

Jonah, an exporter, has a contract with a shipping company for the transport of goods overseas. When the shipment arrives, Jonah discovers that the goods are damaged. The shipping company denies any liability for the damage despite having signed a contract accepting liability for the value of the goods.

DAS will retain legal counsel to commence legal action against the shipping company.

Property Protection

A break-in occurs at a manufacturer's warehouse, resulting in \$15,000 worth of damages. A claim under property insurance cannot be made due to a \$25,000 deductible. However, using the surveillance camera footage, the manufacturer was able to determine the identity of the perpetrator.

If a reasonable prospect of recovery exists, DAS will appoint a lawyer to pursue a civil action against the perpetrator.

Statutory Licence Protection

A liquor manufacturer has their manufacturing licence suspended following a taste tour, where one of the intoxicated patrons was later involved in a car accident. An investigation revealed that employees spoke to the individual prior to his departure and he assured them that he had called a taxi.

DAS will secure legal representation to appeal the decision.

Tax Protection

Gary, a furniture manufacturer, took reasonable care to ensure that his yearly corporate 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.



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.