



**YOUR ACCESS  
TO JUSTICE**

# **DAS Business in action**

## **for the Medical Industry**

### **Can your practice afford a legal dispute?**

Your practice faces a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers, a legal issue can quickly arise, resulting in potential losses to your practice.

A DAS Business Legal Expense Insurance policy fills the gaps in your existing commercial insurance coverage and:

- Protects your practice 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 practice.**

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

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





**YOUR ACCESS  
TO JUSTICE**

# How will DAS Business protect and empower you?



## Legal Defence

Carina's car is broken into and her laptop, which contained un-encrypted patient information, is stolen. Later, her medical practice receives complaints from patients about unsolicited calls relating to their medical condition. They commence civil action against Carina in connection with the disclosure of personal health information in contravention of privacy legislation.

DAS will retain a lawyer on Carina's behalf and cover the legal costs to defend the claim.



## Property Protection

A business adjacent to Teresa's practice hired a contractor to do foundation repairs on their building, which is now causing water damage to Teresa's office building. Her commercial property policy has a very high deductible, so repairs will be an out-of-pocket expense. The adjacent business refuses to accept responsibility and cover the repair costs.

DAS will secure legal representation to pursue legal action to recover water damage repair costs on behalf of Teresa.

## Contract Disputes and Debt Recovery

(optional coverage)

After a costly operation, a pet owner refuses to pay their bill to Peter's veterinary clinic. Peter wishes to bring a legal action to recover the amount owed.

DAS will retain counsel on behalf of his veterinary clinic to recover the amount owed.

## Statutory Licence Protection

Raymond discovers his pharmacy's licence is suspended following a disciplinary committee hearing, arising from an alleged breach of applicable provincial legislation. Raymond wishes to appeal the decision of the committee.

DAS will appoint a lawyer to appeal the decision and cover the associated legal costs.

## Employment Disputes

Richard dismisses a pharmacy technician in light of evidence that she stole money from the pharmacy's cash register. The former employee commences a wrongful dismissal action alleging that Richard did not have cause to dismiss her and did not give her the required notice.

As there was actual evidence of the theft, DAS will retain counsel to defend Richard.

## Tax Protection

Lisa, a veterinarian, 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 on Lisa'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.