



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Municipalities

Can your municipality afford a legal dispute?

As a municipality, you face 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 business.

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

- Protects your municipality 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 protecting your municipality.**

¹ Canadian Lawyer's Legal Fees Survey, April 2018

² www.das.ca/accesstojustice



How will DAS Business protect and empower you?



Employment Disputes

An employee is dismissed from work for repeatedly being late and missing important meetings. She commences a wrongful dismissal action and alleges discrimination based on her gender.

DAS will provide a lawyer to defend the municipality.



Legal Defence

A municipal employee takes a company laptop home and their daughter accidentally exposes the personal details of their taxpayers to the public. The municipality is being sued for failure to comply with privacy legislation.

DAS will retain counsel to defend the municipality.



Property Protection

Offices owned by the municipality have reserved parking for their employees only. It is continually being used by the neighbouring business, preventing the municipality's employees from accessing their offices. Although the municipality has provided the neighbouring business notice not to trespass, the problem continues to persist.

DAS will secure legal representation to pursue legal action against the owner of the neighbouring business.

Statutory Licence Protection

An investigation by the Department of Health concludes that the ratio of workers to residents in a special care home owned by the municipality is too low. As a result, the Department of Social Development suspends the home's licence for 30 days. The municipality wishes to dispute the licencing body's decision and the investigation's conclusions.

DAS will appoint a lawyer to dispute the decision and permit the home to stay open.

Contract Disputes and Debt Recovery

(optional coverage)

A snow removal company contracted by the municipality fails to show up for the third time and clear the roads in accordance to the previously signed contract.

DAS will retain a lawyer to sue the snow removal company for breach of contract.

Tax Protection

The Canada Revenue Agency is auditing the business expenses of the municipality and is demanding an on-site review of their records.

DAS will provide legal tax advice and cover legal costs on the municipality'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.