



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Real Estate Agents

Can your business afford a legal dispute?

As a real estate agent, you face a variety of legal risks on a daily basis. From commission issues 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?



Employment Disputes

Heather owns a real estate brokerage. One of her employees believes the percentage of commissions being paid out to him is incorrect and decides to take legal action against her. Upon review of the contract, Heather confirms that her brokerage is paying out the correct amounts.

DAS will appoint legal representation to defend Heather against the action.



Legal Defence

Timothy, a realtor, got into a heated exchange with a potential client during a house showing. The client accuses Timothy of physical violence and as a result, he is charged with assault.

DAS will appoint a lawyer to negotiate for the charges to be dropped in exchange of a written apology to Timothy and a donation to a charity.

Statutory Licence Protection

Kareem is a real estate broker. For reasons beyond his control, the official governing body that issues his brokerage's licence is altering the terms of his licence without his knowledge.

DAS will appoint a lawyer to represent Kareem's brokerage and address the issue.

Property Protection

The parking lot of Lucy's real estate office is constantly filled with cars from a neighbouring business. Her clients and employees have nowhere to park and as a result, business is suffering.

DAS will retain legal counsel to assist Lucy in taking legal action to resolve the problem.

Bodily Injury

While on his way to show a home to a potential client, Pablo slips and falls due to an unsafe city sidewalk. As a result, he suffers severe back injuries.

DAS will assign a lawyer to represent Pablo and bring legal action against the city.

Tax Protection

The Canada Revenue Agency (CRA) is auditing Therese's real estate company and is demanding an on-site review of her business expense records.

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