



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Skilled Trades

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 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 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

Joan dismisses a pipefitter in light of evidence that he stole expensive tools from a job site. A co-worker witnessed the pipefitter putting tools in his bag and exiting the job site. The ex-employee commences a wrongful dismissal action alleging the dismissal was without cause or proper notice.

As there is evidence, DAS will provide legal representation to defend Joan's business.



Legal Defence

Caleb, an industrial electrician, is severely injured by a handheld blow torch, a piece of equipment that all employees are required to complete initial and ongoing training. As a result, his employer is being investigated by an occupational health and safety authority.

DAS will retain a lawyer to defend the employer in relation to the investigation.



Contract Disputes and Debt Recovery

(optional coverage)

Oscar's welding company is sub-contracted for repairs on a series of oil pumpjacks. Due to the extensive nature of the work, many overtime hours are logged. Oscar's company is not getting paid for the overtime, which violates the signed contract.

DAS will retain counsel to sue for breach of contract to recover the money owed.

Bodily Injury

Nora, an underground cable installation technician, is severely injured following the collapse of a work trench on a client's premises. Nora wishes to forego workers' compensation benefits. Instead, she wants to pursue legal action against the sub-contractor who failed to reinforce the trench to safety standards.

DAS will appoint a lawyer to pursue the legal rights of the employee.

Statutory Licence Protection

The certification of Karamo's welding company is suspended after a review by the Canadian Welding Bureau. Karamo disagrees with the decision and wishes to appeal the decision.

DAS will assign a lawyer to appeal the decision on Karamo's behalf.

Tax Protection

Nathan took reasonable care to ensure that his pipefitting company's yearly 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 Nathan'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.