



**YOUR ACCESS
TO JUSTICE**

DAS Business in action

for Special Care Homes

Can your special care home 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 special care home.

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

- Protects your special care home 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 special care home.**

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

Ted dismisses an employee in light of evidence that she stole from a resident. The employee commences a wrongful dismissal action alleging that her employers did not have cause to dismiss her, and as such did not give the required notice.

As there was actual evidence of the theft, DAS will appoint a lawyer to defend Ted.



Legal Defence

Robin is a support worker who has been employed at a special care home for several years. One day, a resident's son alleges that Robin assaulted his father. As a result, the police investigate the matter and lay assault charges against Robin.

DAS will assign a lawyer to defend Robin's legal rights in relation to the charge.

Contract Disputes and Debt Recovery

(optional coverage)

Lily, a nursing home manager, discovers that her food supplier fails to deliver a large order of meat and produce by the delivery date stipulated in the signed contract. This results in a significant increase in costs, as residents have to order catered meals specific to their dietary needs.

DAS will provide legal representation to sue for breach of contract on Lily's behalf.

Statutory Licence Protection

Marshall has been running a special care home for over 5 years when he discovers he is being refused a licence renewal by the governing provincial body, due to failure to provide a written record of inspections and testing of fire equipment. Marshall disagrees and wishes to appeal the decision.

DAS will secure legal representation to appeal the refusal to renew.

Property Protection

The employees of an adjacent business are consistently using Zoey's special care home's parking spaces, leaving her employees with no space to park. Although Zoey provides notice not to trespass, the problem continues to persist.

DAS will secure legal representation to pursue legal action.

Tax Protection

Barney took reasonable care to ensure that his nursing home's yearly tax return was completed accurately. The Canada Revenue Agency 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.