



**YOUR ACCESS
TO JUSTICE**

DAS CLAIMS PROCESS

A QUICK SUMMARY FOR OUR BROKER PARTNERS

We strive to make access to justice as simple as possible for your clients. Our claims process is designed to keep your clients informed and confident, and it all starts with...

If you would like to know more about DAS Legal Expense Insurance and our Legal Helpline, please contact your DAS Business Development Specialist.



Customer calls the Legal Helpline.

- An lawyer will provide legal assistance and identify potential next steps.
- If the issue appears to be covered, a claim may be submitted to the DAS Claims Department.

Please note: Our lawyers do not make final claims determination, advise on coverage, or review documents.



Information gathering.

- A Claims Analyst is assigned, who will review information from the lawyer and your client's policy details.
- Our Analyst will contact your client by email and phone, requesting further documents and information to assist in making a claim determination.



Customer is notified whether the claim falls within the scope of coverage.

- The Claims Analyst will make a final claims determination once all the required information is received, and notify your client about their decision by phone and email. They will only be able to proceed with the claim once all the required information is received.
- If coverage applies, your client will move on to step 4 and/or step 5.
- If coverage does not apply, your client may still utilize the services of the Legal Helpline.



DAS will attempt to resolve the issue first.

- Depending on your client's legal issue, our Claims Analyst will contact the other party involved to see if it can be resolved to avoid a lengthy litigation.
- Any resolution brokered by our Claims Analyst will be discussed with and approved by your client prior to any finalization of settlement.



If DAS cannot resolve, a Panel Lawyer is assigned.

- Your client will deal directly with their assigned lawyer until the issue is resolved.
- Our Claims Analyst will remain involved to answer questions and to ensure your client's claim moves forward in an efficient and timely manner.
- If a deductible is required, your client will pay their assigned lawyer directly. Afterwards the Insurer pays all related legal expenses up to the approved budget, which is decided with the lawyer based on the specifics of the claim and the projected cost of litigation.



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**Important information to
remember regarding our
claims process:**

For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings. DAS Legal Protection Inc. (DAS) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.



Date of Occurrence

- For civil cases: the date of the 'event or alleged incident' which leads to a claim. If there is more than one event / incident arising at different times from the same originating cause, the date of occurrence is the date of the first of these events / incidents.
- For criminal cases: the date of the incident, or the earliest date in a series of related incidents, for which an insured person is charged with a criminal offence.
- For licence or registration appeals: when the insured were first informed by the relevant licensing or regulatory authority of their proposal to review, suspend, alter the terms of, refuse to renew or cancel their licence.
- For a tax appeal: when the Canada Revenue Agency ("CRA") or a provincial tax authority first issues a notice of assessment, reassessment or determination to the insured to which they disagree.
- For a tax audit: when the CRA or a provincial tax authority first contacts the insured in relation to commencing an audit.



Claims Notification Periods

- Your client must notify us within 120 days of the date of occurrence, or 120 days of the date your client knew or should have reasonably known of the claim.
- Notification of potential claim does not impact premium and will stop the 120-day clock.
- Any Debt Recovery claims must be notified within 30 days of the money being owed.



Reasonable Prospects of Success Claims Criteria

- A claim will be accepted if it is more likely than not, your client will recover losses, damages or make a successful defence in a civil claim.
- In layman's terms, your client has a 51% or better chance of winning their case.
- This only applies to civil cases and is a standard legal practice to avoid frivolous cases.



You can be involved in the claims process, if your client agrees

- Solicitor-client privilege and client privacy / confidentiality is strictly enforced.
- You may initiate a claim on your client's behalf, after which DAS will deal directly with your client.
- Further claims information sharing or status inquiries will require your client sign an Authorization to Disclose Information form.
- If we cannot get a hold of your client to assist with claims determination or subsequent claims handling, we may request your assistance to contact your client on our behalf.



Our claims handling best practices

- Transparent and timely communication with your client.
- Consistent rule driven coverage analysis and documentation.
- Ongoing stewardship of your client's litigation and financial oversight of legal expenses.
- The customer is at the heart of everything we do.