



**YOUR ACCESS
TO JUSTICE**

DAS Commercial in action

for Affinity Groups & Associations

Can your business afford a legal dispute?

Your business faces a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and clients, a legal issue can quickly arise, resulting in substantial losses to your business.

A DAS Commercial 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 Commercial 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 Commercial protect and empower you?



Employment Disputes

Wen dismisses an employee after he repeatedly arrives late and misses several important meetings. The employee commences a wrongful dismissal action, alleging discrimination.

DAS will assign a lawyer to the case and legal costs will be covered to defend Wen's business.



Contract Disputes and Debt Recovery

(optional coverage)

A customer alleges that Fran's business did not provide all of the services agreed upon, and refuses to pay for services rendered.

DAS will assign a lawyer to the case to pursue the customer and retrieve the amount owed to the business.



Bodily Injury

A business sends Josh, a sales rep, out to do some offsite client meetings. On the way to a meeting, Josh trips and falls due to an unsafe city sidewalk.

DAS will appoint a lawyer to represent the sales rep to bring legal action against the city.

Legal Defence

John is under investigation by the provincial health and safety authority after an unfortunate workplace accident.

DAS will appoint a lawyer to defend the business owner during the investigation and for any charges laid.

Property Protection

The parking lot of a small business is constantly filled with cars from a neighbouring apartment building. Customers have nowhere to park and business is suffering as a result.

DAS will appoint a lawyer to take legal action to address the problem.

Tax Protection

The Canada Revenue Agency is auditing Betty's business expenses and demanding an on-site review of her records.

DAS will provide legal tax advice and legal costs will be covered.

Statutory Licence Protection

Keith's restaurant is accused of serving alcohol to minors, is charged, and has its liquor licence revoked.

DAS will appoint a lawyer to challenge the revocation and defend the business.



Legal Advice Helpline

DAS Commercial 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.