

Legal Expense Insurance

Coverage Summary (Commercial and Personal Lines)

A Legal Expense Insurance policy protects you, your family members, or your business, and your employees by covering legal costs for unexpected legal events, providing access to general legal information, and empowering you to defend or pursue your legal rights.

Insured Event	Commercial Coverage	Personal Coverage
Contract Disputes and Debt Recovery*	<ul style="list-style-type: none"> If you are involved in a dispute relating to selling or buying goods, or to providing or obtaining services, or if you face a dispute with a client or supplier in regards to a failure to pay an amount owed If you are involved in a dispute with the landlord of your commercial premise 	<ul style="list-style-type: none"> <i>*Auto and / or non-Auto Contract Disputes available for Personal Coverage:</i> If you are involved in a dispute relating to selling or buying goods, obtaining services, or disputes with a leasing company in relation to the amount due under the lease of a motor vehicle in the event it is declared a total loss by the auto insurer
Employment Disputes	<ul style="list-style-type: none"> If you face legal action from an employee, or an ex-employee 	<ul style="list-style-type: none"> If you face a dispute relating to your contract of employment or future employment
Property Protection	<ul style="list-style-type: none"> If you are experiencing legal nuisances or trespasses If an event causes physical damage to your commercial property 	<ul style="list-style-type: none"> If you are experiencing legal nuisances or trespasses If an event causes physical damage to your personal property
Legal Defence	<ul style="list-style-type: none"> If your business faces an occupational health and safety investigation If you or your employees face criminal charges or a police investigation If you face a civil action following an alleged breach of Canadian privacy legislation, or if you receive a Federal Anti-Spam Legislation Notice for Production and/or Notice of Violation 	<ul style="list-style-type: none"> If you are being prosecuted for an alleged criminal offence arising from your work as an employee If you are being prosecuted for a highway traffic or motor vehicle offence in relation to the ownership, use, or operation of a motor vehicle
Bodily Injury	<ul style="list-style-type: none"> If a sudden accident causes illness, bodily injury, or death to you or to one of your employees 	<ul style="list-style-type: none"> If a sudden accident causes illness, bodily injury, or death to you or to one of your family members
Tax Protection	<ul style="list-style-type: none"> If you face an audit or wish to appeal a decision from the Canada Revenue Agency (CRA) related to your business's tax affairs 	<ul style="list-style-type: none"> If you face an audit or wish to appeal a decision from the Canada Revenue Agency (CRA) related to your personal tax affairs

Insured Event Commercial Coverage Only

Statutory Licence Protection

- If you require legal representation following the suspension, alteration, or cancellation of your license to conduct your business

Insured Event Personal Coverage Only

Driver's Licence Protection

- If you face a revocation or suspension of your driver's licence after an event arising in connection with a motor vehicle

Legal Helpline

Every policy includes unlimited access to a telephone Legal Helpline, which is available 24/7 in emergencies. The Legal Helpline provides you with confidential general legal information from qualified lawyers for any legal question, even if the issue is not covered by the policy.



YOUR ACCESS TO JUSTICE

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Commercial Coverage Only

Definition of Insured

The insured person includes the named policyholder, directors, officers, partners, managers, elected officials, and employees. Anyone claiming under this policy must have the insured person's agreement to claim.

Limits of Indemnity

- \$200,000 per claim
- \$1,000,000 in aggregate

Minimum Amounts

- \$1,000 minimum amount in dispute for a *Contract Disputes and Debt Recovery* claim
- \$1,000 minimum amount in a *Property Protection* claim relating to physical damage

Personal Coverage Only

Definition of Insured

The insured person includes the named policyholder, their spouse or civil partner, or any son or daughter normally living with them.

Limits of Indemnity

- \$100,000 per claim
- \$500,000 in aggregate

Minimum Amounts & Deductibles

- \$500 minimum amount in dispute for a *Contract Disputes* claim
- \$500 minimum amount in a *Property Protection* claim relating to physical damage
- \$500 deductible in a *Property Protection* claim relating to nuisance and trespass

It's easy to talk to a lawyer.

You can call our telephone Legal Helpline for any potential or in-progress legal situation, by following these simple steps:



Step 1.
Call the Legal
Helpline



Step 2.
General legal
information is
provided



Step 3.
A claims determination
is made



Step 4.
DAS will first attempt
to resolve



Step 5.
If DAS cannot resolve, a
Panel Lawyer is assigned