



**YOUR ACCESS
TO JUSTICE**

DAS Personal in action

for Affinity Groups & Associations

Make complex legal events easier to handle.

DAS Canada is proud to introduce **DAS Personal**. This is a bespoke Legal Expense Insurance policy, designed with you in mind. We have tailored this policy to make sure you have everything you need – from having experienced legal resources available to answer all your questions, to legal expense coverage for life’s unexpected legal events.

The **DAS Personal** policy makes it easy for you to:

- Exercise your legal rights
- Protect you and your family’s money
- Take action and be confident

Did you know?

Canadians face a variety of legal risks on a daily basis. From speeding tickets to dealing with contractors for your home renovation, you are exposed to legal issues that can have a big impact on your personal life and finances.

\$414

is the average hourly rate of
an experienced lawyer¹

55%

of Canadians didn’t have legal representation
when accessing the legal system²

\$15,000

is the potential cost of a
two-day civil trial¹

*Please read the policy wordings for full details. Coverage is subject to the terms, conditions, and exclusions of the policy. Deductibles may apply.

¹ Canadian Lawyer’s Legal Fees Survey, April 2018
² www.das.ca/accesstojustice





**YOUR ACCESS
TO JUSTICE**

How will DAS Personal protect and empower you?

Legal Expense Insurance protects you and your family in case of unforeseen legal events by covering your legal costs and providing you with access to general legal advice.

Employment Disputes

Omar's spouse is dismissed from her job as an accountant. She had been with the company for over 10 years and believes she received inadequate severance.

DAS will cover the legal costs to pursue legal action against the former employer.

Driver's License Protection

Yung is charged with Dangerous Driving and his driver's license is immediately suspended. As a result, he is unable to do his job and negatively impacts his family's daily life.

DAS will appoint a lawyer on Yung's behalf and cover all legal costs to appeal the suspension.

Contract Disputes

Zahra hires a plumber to make repairs and renovations to her kitchen, but finds that his work is not up to code. Despite the substandard work, the plumber is demanding payment from Zahra.

DAS will cover the legal costs to pursue legal action against the plumber to meet his contractual obligations.

Property Protection

Melanie's neighbour cuts down a hedge that is shared with her property without consulting her first. This results in a loss of privacy for Melanie and her family. The neighbour refuses to pay for a new hedge.

DAS will assign a lawyer and cover legal costs to negotiate with the neighbour.

Legal Defence

William is under a police investigation, following an allegation by one of his patients that he committed criminal misconduct during a medical assessment.

DAS will appoint a lawyer to defend William during the investigation and against any charges laid.

Bodily Injury

Sasha slips and falls on an unmarked puddle at the local grocery store and suffers a severely sprained ankle, resulting in time off work and added stress on her family.

DAS will cover the legal costs to pursue the liable retailer for compensation on Sasha's behalf.

Tax Protection

Gabriella receives a reassessment from the Canada Revenue Agency (CRA) claiming she owes \$8,000 in additional personal income taxes.

DAS will cover legal and accountant costs incurred to appeal the CRA reassessment on Gabriella's behalf.



Legal Advice Helpline

DAS Personal 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.