

DAS Landlord

For Residential Landlords

Quick Reference Guide

A DAS Landlord Legal Expense Insurance (LEI) policy protects your Residential Landlord clients in case of unforeseen legal events by covering their legal costs, defending or pursuing their legal rights, and giving them access to experienced lawyers. It is designed to protect Residential Landlords in many common legal situations, either as plaintiffs or as defendants. DAS Landlord also provides your clients with unlimited access to the general Legal Advice Helpline for any legal question, even if it is not covered by the policy.

DAS Landlord Elements of Coverage

Legal Defence	If your client faces a criminal charge as a result of their occupation as a Residential Landlord
Residential Tenancy Disputes	If your client wishes to pursue an application before a residential tenancy tribunal to obtain an order, in relation to: non-payment of rent, abandonment of the premises, notice of tenancy termination, a tenant’s employment as a superintendent, damage to the unit, illegal activities, disturbing the peace, or overcrowding
Enforcement of Orders	If DAS assists your client in obtaining an order for vacant possession of rented premises, then we will enforce this order if required
Legal Helpline	Unlimited access to a general assistance and information for any legal issue

Exclusions and Definitions

Major Exclusions	<ul style="list-style-type: none"> • Charges relating to illegal substances • Claims relating to a commercial tenancy • Drafting of a tenancy agreement or lease • Rent control, rent review, or applying for increased rent • Costs relating to changing locks, removing/disposing of tenant property, repairs, etc.
Definitions	<ul style="list-style-type: none"> • Tenant: <i>Tenant means a person to whom you have rented residential accommodations and entered into a valid residential tenancy agreement with and includes any other person who, with your knowledge and consent, also resides in that unit as part of the tenant’s immediate family and includes any sub-tenants of the tenant whom you consent to.</i> • Order: <i>Order means an order of a residential tenancy tribunal that if issued would (i) grant you vacant possession of the rented premises; (ii) order a tenant to pay you rent that is in arrears; (iii) order a tenant to pay you damages pursuant to and as permitted by applicable residential tenancy legislation; and/or (iv) provide you with any other relief as against the tenant that is permitted under residential tenancies legislation as a result of the tenant’s activities.</i>
Limits of Indemnity	<ul style="list-style-type: none"> • \$100,000 per claim • \$500,000 per landlord (for all of their units combined) in aggregate per annual period
Deductibles	<ul style="list-style-type: none"> • N/A

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

Starting the Conversation about DAS Landlord

1. Some Common Legal Issues

- “How many times in the past year have you wished you could pick up the phone to talk to a lawyer without having to worry about paying their fees?”
- “Are you interested in having access to a lawyer to help you with day-to-day tenancy disputes?”
- “Do you know what your rights are if it was found a tenant was growing cannabis on your property?”
- “Do you have the time to deal with tenants who are not paying their rent or who are causing damage to your property?”

2. Legal Costs By The Numbers

Pursuing or defending your legal rights is expensive. Statistics show that...

\$413

is the average hourly rate
of an experienced lawyer¹

\$15,000

is the average cost of
a two day civil trial¹

More than half

of Canadians accessed the
legal system without legal
representation²

When compared to the costs of these risks, factoring in the value of unlimited legal advice and the potential costs incurred during a disruption to normal business activities, a DAS Landlord premium is highly affordable.

3. Fill In The Gaps In Your Portfolio

Traditional commercial insurance products do not provide a blanket of protection for all risks. The gaps that arise require a specific type of coverage. Legal Expense Insurance completes your clients' insurance portfolio by filling gaps in traditional insurance coverage.

A DAS Landlord policy can cover defence and plaintiff legal costs for tenancy-related risks that are not typically covered by traditional commercial insurance policies, such as **residential tenancy disputes, criminal defence claims, contract disputes, and enforcement of orders DAS assisted in obtaining.**

4. About DAS Legal Protection Inc.

DAS is the Canadian market leader and managing general agent specializing exclusively in Legal Expense Insurance. Working with brokers and corporate partners, we create access to justice solutions so Canadian individuals, families and business owners can exercise their rights, preserve their budget and be confident when facing an unforeseen legal event. DAS Legal Expense Insurance policies are underwritten by Temple Insurance Company, and both companies are members of Munich Re (Group).

¹ Canadian Lawyer Magazine Survey, June 2018
² www.das.ca/accesstojustice

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