



# WHAT KEEPS BUSINESS OWNERS UP AT NIGHT?

And how their commercial insurance portfolio protects them when they need to....	Defence legal costs are covered	Plaintiff legal costs are covered
Collect money owed for selling goods or services		DAS
Deal with a provincial or federal tax audit or appeal	DAS	
Deal with a breach of contract dispute for...		
▪ Selling goods or services	DAS	
▪ Buying goods or services		DAS
Appeal a statutory business license...		
▪ Suspension or renewal decision	DAS	
▪ Cancellation	DAS	
Deal with employment disputes for alleged...		
▪ Breach of employment contract	EPL DAS	
▪ Sexual harassment, discrimination or invasion of privacy	EPL DAS	
▪ Breach of employment legislation	EPL DAS	
Deal with a civil lawsuit due to a customer data breach	Cyber D&O DAS	
Respond to CASL issues when the CRTC...		
▪ Issue a Notice for Production	DAS	
▪ Issue a Notice of Violation	D&O	
Defend against ...		
▪ Occupational health and safety investigation and/or charges	D&O DAS	
▪ Business related criminal investigations and/or charges	DAS	
▪ Wrongful acts in delivering professional advice or service	E&O	
Take legal action if a third-party cause...		
▪ Bodily injury to their employees		DAS
▪ Damage to their business property		DAS
▪ Trespasses or causes a legal nuisance on their business property		DAS
Defend against ...		
▪ Failure to exercise due diligence in managing company finances	D&O	
▪ Failure to act in accordance with provincial / federal laws	D&O	
▪ Non-compliance with provincial / federal tax or securities laws	D&O	
Defend their business or employee when...		
▪ They cause bodily injury to someone else	CGL	
▪ They cause damage to someone else's property	CGL	
Defend against legal action taken by a customer due to...		
▪ Bodily injury causes by the company's product	PROD. LIAB.	
▪ Financial loss due to misleading advertising	CGL	
<b>UNLIMITED ACCESS TO THE DAS LEGAL HELPLINE</b>		<b>DAS</b>

DAS = Commercial Legal Expense Insurance D&O = Directors & Officers Liability Insurance EPL = Employment Practices Liability Insurance  
E&O = Errors & Omissions Liability Insurance CGL = Commercial General Liability Insurance CYBER = Cyber Liability Insurance