



Legal Expense Coverage

Legal Expense coverage offers protection from costs associated with legal matters including litigations, disciplinary actions, human rights complaints and charges under the Criminal Code.

A legal expense claims could cost you:

- \$360 – average hourly cost of a lawyer
- \$26,444 – average cost of a two day civil trial
- \$5,000 – average cost of a one day criminal trial
- 25+ hours – average length of a civil trial

Coverage and Options

Our core Legal Defence Costs coverage is very broad and is written with no deductible. The core coverage offers legal protection for the following areas:

- Provincial statutes or regulations.
- Criminal Code coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilty is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an insured is a trustee of a pension fund for the Named Insured's employees.

Cost for Appeals

Legal costs for appeals are covered for Legal Defence Costs and any optional coverage.

Optional Coverage

In addition to our core coverage for Legal Defence Costs, you can mix and match any optional coverage to best suit your business.

Contract disputes and debt recovery covers the Insured's legal costs to pursue or defend their legal rights in a dispute relating to an agreement for selling or buying goods or providing or obtaining services.

Statutory licence protection covers legal costs for appeals to the relevant statutory or regulatory authority, court, or tribunal for an event resulting in the suspension, refusal to renew, cancellation or alteration of terms with respect to the Named Insured's business license.

Property protection covers legal costs for a Named Insured to pursue their legal rights for an event that causes physical damage to the property, is considered a legal nuisance, or a trespass.

Tax protection covers legal costs for a tax appeal or a tax audit relating to liability for income tax, GST, PST or HST or payroll deduction compliance arising from the Named Insured's business.

CMR
INSURANCE

Making A Legal Expense Claim is easy and convenient. It involves four simple steps:

STEP 1

Call The Legal Advice Helpline – 1-855-953-1434 Available from 8 a.m. to midnight, 7 days a week.

If you believe you have a legal issue, you should call the Legal Advice Helpline right away. You will speak with a Customer Service Agent who will take down some information, and ask you about the most convenient times for a callback from the Advice Lawyer.

If this is an emergency situation and you require immediate legal advice, please tell the Customer Service Agent that it is an emergency situation and that an Advice Lawyer needs to call back right away.

STEP 2

Discuss the Legal Issue with an Advice Lawyer

The Advice Lawyer will call and speak to you, offer general legal advice and recommend next steps for your situation.

If your issue is a potential claim under the Legal Expense policy, the lawyer will forward the file to the DAS Claims Department. DAS Canada is part of DAS Group, the market leader in legal expense insurance.

STEP 3

Your Legal Issue is Reviewed and a Coverage Decision is Made

One of the Claims Handlers will examine the legal issue and determine whether it is an insured event within the policy. If you are eligible for coverage, the Claims Handler will forward the file to one of the DAS panel lawyers in the area of law relevant to the case.

STEP 4

Your Assigned Lawyer Handles your Case Until it is Closed

The Claims Handler will work with you and your assigned lawyer, to ensure the claim moves forward in an efficient manner. As you begin to work with your lawyer, it is important to keep in mind that many legal situations take a substantial amount of time to resolve.

If you have any questions or concerns about your claim, we encourage you to contact your Claims Handler.

In partnership with DAS Canada



When the term "you/your" is referenced, it refers to "an Insured" under our policy, when a legal matter is in conjunction with their duties for the Named Insured Legal Expense coverage extends to the following persons who are considered Insureds' under the policy: council, commission, committee and board members, trustees, directors and officers, managers, employees and volunteers. In the case of Children's Aid Societies' Coverage also extends to foster parents and kinship care providers. Customary care providers are also covered if there is a formal customary care agreement with the Named Insured. Please note that kinship service providers are not covered under this policy.

This handout is intended to provide general information only. Please refer to the policy document for complete details. The policy terms, conditions and limitations shall apply in all instances. FCC-HC 0817

