

Legal Expense Insurance

DAS*business* for Municipalities

What is Legal Expense Insurance?

As a municipality, you face a variety of legal risks on a daily basis. DAS*business* is a Legal Expense Insurance policy that protects you from costly legal expenses, empowers you to defend or pursue your legal rights, and provides you with unlimited access to general legal advice at any time.

Here are a few examples of common business-related legal issues that you may face...

EMPLOYMENT DISPUTES

An employee is dismissed from work for repeatedly being late and missing important meetings. She commences a wrongful dismissal action and alleges discrimination based on her gender. DAS will provide legal representation to defend the municipality.

CONTRACT DISPUTES & DEBT RECOVERY

A snow removal company contracted by the municipality fails to show up for the third time and clear the roads in accordance to the previously signed contract. DAS will retain a lawyer to sue the snow removal company for breach of contract.

LEGAL DEFENCE

David, who is in charge of the municipality's parking lot construction, is under investigation by the provincial health and safety authority after an unfortunate workplace accident. DAS will appoint a lawyer to represent David during the investigation and for any charges laid.

PROPERTY PROTECTION

The parking lot of the municipality's ice rink is constantly filled with cars from a neighbouring apartment building, leaving customers and employees with no place to park. DAS will appoint a lawyer to take legal action to address the problem on the municipality's behalf.

BODILY INJURY

Beth, an elected official, is on her way to an off-site meeting when she trips and falls in an unmarked construction site. If Beth is not insured by the Work Safe program, DAS will appoint a lawyer to represent her and bring legal action against the responsible party.

TAX PROTECTION

The Canada Revenue Agency is auditing the municipal council's business travel expenses and is demanding an on-site review of their records. DAS will provide legal tax advice and cover legal costs after the first \$500.

STATUTORY LICENCE PROTECTION

A restaurant in the municipality's golf course is accused of serving alcohol to minors, charged, and has its liquor licence revoked. DAS will appoint a lawyer to challenge the revocation.

UNLIMITED GENERAL LEGAL ADVICE

Offer yourself legal protection and the power to take action, with unlimited access to a general legal advice helpline to discuss any legal matter, even if it is not covered by the policy.

Do you have a legal issue?

Providing fast, easy access to general legal advice is an essential part of your policy. With DAS*business*, you have unlimited access to a general legal advice helpline to discuss any legal matter, even if it is not covered by your policy. The Legal Advice Helpline is open from 8am to midnight, 7 days a week. In emergencies, an advice lawyer will be made available 24/7. We encourage you to call whenever you face a potential or in-progress legal situation.



1. Call the Legal Advice Helpline



2. Legal advice is given



3. A determination of claim is made



4. A legal representative is assigned