

Business vs. Personal Legal Solutions Coverages

With a wide range of commercial and personal coverages available, Legal Expense Insurance will enhance any trade, industry, or professional association membership package. Members will thank association leaders for helping them save time, money, and effort when they face an unforeseen legal issue.

Insured Event	Business Coverage	Personal Coverage
Employment Disputes	<ul style="list-style-type: none"> Defending against disputes commenced by employees, prospective employees or ex-employees relating to a contract of employment or alleged violation or employment or human rights legislation 	<ul style="list-style-type: none"> Pursuing legal action relating to a contract of employment or a breach of employment or human rights legislation
Employees' Extra Protection	<ul style="list-style-type: none"> Defending against proceedings brought against an employee for unlawful discrimination 	<ul style="list-style-type: none"> Not available
Legal Defence	<ul style="list-style-type: none"> Defending against a criminal or occupational health and safety investigation or prosecution 	<ul style="list-style-type: none"> Defending against a criminal investigation or prosecution arising from an insured's work as an employee, or prosecution for a highway traffic or motor vehicle offence
Auto Legal Defence	<ul style="list-style-type: none"> Defending against a prosecution for a highway traffic or motor vehicle offence 	<ul style="list-style-type: none"> Already included under Legal Defence
Driver's Licence Protection	<ul style="list-style-type: none"> Not available 	<ul style="list-style-type: none"> Defending against the revocation or suspension of an insured's motor vehicle driver's licence
Bodily Injury	<ul style="list-style-type: none"> Pursuing legal action due to a work-related injury while away from the business premises 	<ul style="list-style-type: none"> Pursuing legal action due to an accident that causes death, illness, or a serious injury
Property Protection	<ul style="list-style-type: none"> Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to business property 	<ul style="list-style-type: none"> Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to personal property
Statutory Licence Appeals	<ul style="list-style-type: none"> Defending against the revocation, suspension, or non-renewal of an operating or business licence 	<ul style="list-style-type: none"> Not available
Contract Disputes	<ul style="list-style-type: none"> Pursuing or defending legal action for disputes relating to the selling or buying of goods and providing or obtaining services. Plus, recovery of money owed in the delivery of goods or services and disputes for premises rented by a business to conduct their operations within 	<ul style="list-style-type: none"> Pursuing or defending legal action for disputes relating to the selling or buying of goods or obtaining services. Plus, coverage for disputes with a leasing company for the amount due if a leased motor vehicle is declared a total loss by the auto insurer

Legal Expense Insurance *for Associations*



Business vs. Personal Legal Solutions Coverages *(continued)*

Insured Event	Business Coverage	Personal Coverage
Tenancy Disputes	<ul style="list-style-type: none"> Already included under Contract Disputes 	<ul style="list-style-type: none"> Pursuing or defending a dispute relating to a residential tenancy agreement the insured entered into to rent their principal residence
Tax Protection	<ul style="list-style-type: none"> Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision 	<ul style="list-style-type: none"> Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision

Legal Assistance Services

Legal Assistance Services	Available for both Business and Personal coverage
Legal Helpline	<ul style="list-style-type: none"> Unlimited 24/7 access to a Helpline Lawyer providing general legal assistance and information
Legal Document Review	<ul style="list-style-type: none"> On behalf of the insured, a lawyer will review and comment on a legal document up to 8 single-sided pages in length
Simple Legal Letter Drafting	<ul style="list-style-type: none"> A lawyer will draft a simple legal letter on behalf of the insured
Legal Document Centre	<ul style="list-style-type: none"> Unlimited access to an online library of customizable legal document templates

Additional Support Services

Legal Assistance Services	Business Coverage	Personal Coverage
HR Assistance	<ul style="list-style-type: none"> Unlimited access to a Human Resources professional who provides assistance and best practices on a wide range of HR topics 	<ul style="list-style-type: none"> Not available
Identity Theft Protection Assistance	<ul style="list-style-type: none"> Not available 	<ul style="list-style-type: none"> Unlimited access to an Identity Theft Expert who provides general prevention tips and assistance to restore and insured's identity
Emotional Support Assistance	<ul style="list-style-type: none"> Unlimited access to a professional counsellor if an insured may be experiencing psychological, emotional and/or physical abuse. This service is also available to all employees under our business coverage 	<ul style="list-style-type: none"> Unlimited access to a professional counsellor if an insured may be experiencing psychological, emotional and/or physical abuse.