

WHAT KEEPS BUSINESS OWNERS UP AT NIGHT?



YOUR ACCESS TO JUSTICE

And how their commercial insurance portfolio protects them when they need to...

Their defence legal costs are covered

Their plaintiff legal costs are covered

Deal with a breach of contract dispute for ...

- Selling goods or services
- Buying goods or services

DAS

DAS

Collect money owed for selling goods or services

DAS

Appeal a statutory business licence ...

- Suspension or renewal decision
- Cancellation

DAS
DAS

Deal with employment disputes for alleged ...

- Breach of employment contract
- Sexual harassment, discrimination or invasion of privacy
- Breach of employment legislation

EPL DAS
EPL DAS
EPL DAS

Respond to the CRTC when they ...

- Issue a Notice for Production
- Issue a Notice of Violation

DAS
D&O DAS

Defend themselves, or their officers and directors for wrongful acts ...

- In managing the company's finances
- In failing to comply with provincial or federal laws
- In failing to comply with provincial or federal tax or securities laws

D&O
D&O
D&O

Deal with a provincial or federal tax audit or appeal

DAS

Defend against business-related ...

- Criminal investigations and / or charges
- Wrongful acts in delivering professional advice or service
- Occupational health & safety investigations and / or charges

DAS
E&O
D&O DAS

Defend a business or employee when ...

- They cause death or bodily injury to someone else
- They cause damage to someone else's property

CGL
CGL

Defend themselves against legal action by a customer due to...

- Bodily injury caused by the company's product
- Financial loss due to a misleading advertisement

CGL + Endorsement
CGL + Endorsement

Take legal action if a third party causes ...

- Death or bodily injury to their employees
- Damage to their business property
- Trespasses on their business property
- Nuisance interfering with the use of the business property

DAS
DAS
DAS
DAS

Obtain general legal advice ...

- On any legal issue, whether it is covered or not

DAS

DAS = DAS*business* 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

IMPORTANT NOTE: This document is a discussion guide to provide a general comparison between DAS*business* and commercial insurance policies. Coverage available under any insurance policy is subject to the policy's terms and conditions. An actual detailed comparison of DAS*business* to specific types of commercial insurance coverage requires the reader to review and compare the wordings of each policy.