

Professional Legal Expense Insurance for Small to Medium Businesses

New in Canada

The situations that can lead to legal action for small to medium sized businesses are surprisingly commonplace. Commercial Legal Expense Insurance (CLEI) is specifically designed for companies with annual gross sales of and/or receipts of \$ 10,000,000 or less that do not typically have legal services on staff. Given the high cost of retaining a lawyer, these companies are often put in a position where they have to choose between jeopardizing their financial bottom line by incurring heavy legal expenses, or risking financial difficulty, even bankruptcy and closure, by failing to have proper legal representation.

More than a policy, CLEI is a complete service that gives companies immediate access to a lawyer, selected from an expert panel, whenever they need it. CLEI covers matters NOT covered by commercial liability insurance

IS COMMERCIAL LEGAL EXPENSE INSURANCE RIGHT FOR YOUR COMPANY?

What would you do if you were suddenly faced with defending your company against:

- Charges of wrongful dismissal?
- Human rights complaints or discrimination charges?
- Customer complaints?
- Claims of poor workmanship?
- Criminal actions?

What would happen if your company had to:

- Pursue an action against a negligent supplier?
- File a claim against a negligent landlord or destructive tenant?

SUMMARY OF COVERAGE

CLEI means that no business, however small, should be prevented from exercising its full legal rights in a court of law. CLEI provides coverage for the costs incurred by a lawyer and encompasses five crucial areas, not generally covered by other insurance.

1. Contract Disputes

Pursuit or defence of contractual disputes relating to the sale, purchase, lease or rental of goods or the provision of services (e.g. disputes with customers/suppliers, defence against claims of poor workmanship)

2. Employment Disputes

Defence of any dispute with an employee
(e.g. defence against wrongful dismissal charges, discrimination)

3. Criminal Prosecution

Defence of criminal or statutory proceedings
(e.g. Criminal Code (Canada), Occupational Health and Safety Act)

4. Property Disputes

Pursuit or defence of disputes relating to freehold/leasehold property including disputes following physical damage by a third party to that property
(e.g. landlord and tenant disputes, nuisance and trespass)

5. Personal Injury

Pursuit of claims for compensation relating to death or bodily injury sustained away from the workplace but while engaged in business activities

TOLL-FREE TELEPHONE LEGAL ADVICE

For added peace of mind, CLEI also provides policyholders with access to a toll-free Telephone Legal Advisory service. This service provides unlimited access to a lawyer for immediate advice on any business matter.

If the right steps are taken at the very start, problems can often be resolved quickly or a suitable compromise reached between the parties involved without costly settlements or long, drawn-out court cases that can take you away from the business of running your business!

INDEMNITY LIMITS

- Pays up to \$50,000 per claim, to an annual total expense of \$250,000, for reasonable legal fees (at a rate of up to \$ 275/hour)
- Legal proceedings must commence in Canada
- No deductible
- 10% co-insurance applies to all legal fees in excess of \$ 10,000
- No payment for awards, damages, fines or penalties

WHO CAN YOU CALL FOR MORE INFORMATION?



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(see Programs > Legal Expense)

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