

Claims Examples

A Legal Expense Insurance policy protects you in case of unforeseen legal events by covering your legal costs and giving you access to experienced lawyers. LEI is designed to protect you in many common legal situations, either as a plaintiff or as a defendant.

Contract Disputes

Laura hired a contractor to update her kitchen. Halfway through the renovation, the contractor unexpectedly abandoned the job and could not be found. The subcontractor brought in to tile her floor put a lien against Laura's property until he received full payment. As this was her first time handling a home renovation, Laura was naturally upset and discouraged. She called the Legal Advice Helpline and a lawyer was assigned. The appointed lawyer stepped in, negotiated a settlement with the subcontractor and had the lien discharged. The lawyer located and pursued the original contractor for breach of contract, recouping all of Laura's expenses and saving her \$6,000 in legal fees.

Property Protection

While Peter was away on a family vacation, his neighbour put up a new fence between their properties and, to his surprise, it was built several feet onto his property. Peter talked to his neighbour as soon as he saw what happened, but the neighbour adamantly denied that it was built on Peter's property and refused to move it. Peter thought his neighbour was not being rational, so he called the Legal Advice Helpline and a lawyer was assigned to handle

this issue on Peter's behalf. The appointed lawyer contacted the neighbor to advise of the trespass. The neighbor still refused to accept that the fence was built on Peter's property and hired his own lawyer, which necessitated getting copies of the plans and deeds from the land registry, then asking a surveyor to attend and comment on the location of the fence. The surveyor agreed the fence was not built on the property line, and when presented with the evidence and the threat of litigation, the neighbour eventually agreed to move the fence back to the property line. Peter saved \$4,000 in legal fees.



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Employment Disputes

Brenda had been a hardworking employee for over ten years. When her company was bought by another, she was unfortunately let go. Brenda's employer offered her the statutory minimum for payment in lieu of notice. They also advised her that they would seek to enforce a post termination restriction within her employment contract, which stated she could not work in her industry anywhere in the province for the next three years. Unsure what to do, Brenda called the Legal Advice Helpline and a claim was opened. An experienced employment lawyer was assigned to defend her legal rights. It took a few months of negotiation, but the lawyer was able to double the value of Brenda's termination package and most importantly, cancel all post-termination restrictions. She could now work in her home province and she also saved \$3,500 in legal fees.

Employee Legal Defense

Marco works at a local bar, where he escorted an unruly inebriated patron out of the premises one night. The patron complained to the police that he was assaulted by Marco. The following day, Marco was arrested when he arrived at work. Marco immediately called the Legal Advice Helpline and an advice lawyer advised him of his rights under this distressing situation. A criminal defence lawyer was immediately assigned to represent Marco. The appointed lawyer provided a robust defence at the initial hearings, and, as

a result, the prosecutor decided to withdraw the charges. Marco was relieved as he had no criminal record before this unfortunate series of event and he saved \$8,000 in legal fees. If this dispute had gone all the way to trial and decision, the cost would have been considerably more.

Bodily Injury

Emily, a self-employed professional, was walking to visit a client on a winter day, when she slipped and fell on an uncleaned, ice-covered sidewalk. The result was a 911 call and an operation to have a 5-inch plate and 10 screws put into her leg. Her home and professional life dramatically changed. Emily missed 2 months of work, and was only able to work part-time afterwards, significantly decreasing her income and physical ability to enjoy life at home. Rehabilitation already felt like a daunting task, let alone pursuing the property owner who was negligent in not clearing the sidewalk. Emily called the Legal Advice Helpline and a bodily injury lawyer was assigned. After extensive negotiations on Emily's behalf, the appointed lawyer was able to recover all out-of-pocket expenses related to physiotherapy, home care, and lost income. Emily could focus on her recovery and she saved over \$15,000 in legal fees to pursue her rights.

Tax Protection

Wade received a letter from Canada Revenue Agency (CRA) advising they would be auditing

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his tax returns. In particular, they contested numerous deductions (e.g. caregiver, transit, etc.) made throughout 2015 and 2016. The CRA reduced them by \$23,000, leaving Wade with a large tax bill. Wade called the Legal Advice Helpline and DAS appointed a tax lawyer, who filed a notice of objection with the CRA and represented Wade's interests throughout the CRA's internal appeals process. The tax lawyer successfully proved to the CRA that the deductions were valid, and the assessment was reversed, resulting in a credit in Wade's CRA account and he saved \$10,000 in legal fees.

Unlimited General Legal Advice

You have unlimited access to a Legal Advice Helpline to discuss any legal matter - even if it is not covered by your policy - such as:

- "I returned my rental car and was charged for damage that they claim extends beyond the normal wear and tear. What steps can I take to resolve this issue?"
- "I hired a contractor to build an addition to my home, but the work is substandard. How can I rectify this?"
- "I was dismissed from my job without any notice. Can I have more information about employment law?"

**Call the Legal Advice Helpline at
1-866-568-1204.**