



# Legal Expense Insurance

## Defend Your Construction Company's Legal Rights

### Can your construction company afford a legal dispute?

Approximately 30% of small construction firms in Canada are likely to encounter a legal dispute within the next three years. These disputes can cause stress, operational disruptions, and substantial expenses, with the average cost of a two-day civil trial exceeding \$30,000.

With an Approved Casualty & Surety Legal Expense Insurance (LEI) policy tailored for construction businesses, your legal fees are covered in the face of insured legal challenges.

This policy enables you to assert or defend your legal rights in court, safeguarding your construction business's finances. Advice, guidance and legal clarity are just a toll-free call away, 24/7. We encourage you to call as often as needed to give yourself confidence and peace of mind in the event of a potential or in-progress legal situation.

# Legal Expense Insurance

## Defend Your Construction Company's Legal Rights

An Approved Casualty & Surety Legal Expense Insurance policy fills the gaps in your current commercial insurance portfolio and:



Shielding your construction business from steep legal costs.



Empowering you to actively pursue and defend your legal rights.



Providing immediate access to legal guidance whenever necessary.

## Why Choose Us

Approved Casualty & Surety is one of Canada's most trusted wholesale intermediaries and MGAs. Located in Oakville, Ontario, we work with insurance brokers from all across North America to deliver a wide range of insurance and surety bonding products.



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1-877-495-8777

Offer yourself legal protection and the power to take action, with unlimited access to a general legal advice helpline to discuss any legal matter. These are some common legal disputes our plan covers:

#### EMPLOYMENT DISPUTES

Randy terminates a tradesman's employment due to frequent tardiness and consistent failure to adhere to safety equipment protocols. Subsequently, the ex-employee initiates a legal action for wrongful termination, claiming that his dismissal was unjustified as his employer lacked valid grounds and failed to provide the necessary notice. Approved Casualty & Surety will assign a lawyer to the case and cover legal costs to defend Randy's business.

#### LEGAL DEFENSE

A tradesperson tragically loses their life when the ground collapses while excavating a ditch at a residential construction site. Following this incident, Adrian, the overseeing contractor, is now subject to an investigation for potential breaches of occupational health and safety regulations. Approved Casualty & Surety will retain a lawyer to represent Adrian's business in relation to the investigation and any charges, if laid.

#### PERSONAL INJURY

Paul, an employee at a house painting company, suffers serious injuries due to a fall caused by a defective handrail at a client's location. Choosing to bypass Workers' Compensation Benefits, Paul opts to seek legal recourse for his injuries instead. Approved Casualty & Surety will secure legal representation to pursue Paul's legal rights.

#### STATUTORY LICENSE PROTECTION

Kari's plumbing business is suspended by the relevant municipal licensing body, and while written notice was provided, Kari's opportunity to respond and resolve the suspension is denied. Approved Casualty & Surety will secure legal representation to appeal the decision on Kari's behalf.

#### CONTRACT DISPUTES & DEBT RECOVERY (OPTIONAL COVERAGE)

Chris' client refuses to pay the remaining balance of an invoice for a roof replacement job done on her house. Despite Chris' multiple efforts to collect the outstanding payment, he has been unsuccessful in securing the owed amount. Approved Casualty & Surety would retain a lawyer to commence legal action on Chris' behalf to recover the debt owed.

#### PROPERTY DISPUTES

Judith's business is located in a busy commercial complex. Employees from the adjacent building have been using her parking spaces, leaving her employees and customers with no place to park. Despite her trespassing notes, there is no resolution, even after several months. Approved Casualty & Surety would secure legal representation to pursue legal action against the other business on Judith's behalf.

#### TAX DISPUTES

Mike thought his business' annual tax return was completed successfully, however, the Canada Revenue Agency (CRA) is now conducting a tax audit related to his HST submission. Approved Casualty & Surety will provide legal tax advice and cover legal costs after the first \$500.