



Legal Expense Insurance

Defend Your Legal Rights

Easy access to unlimited legal advice at any time

Over 70% of business owners in Canada believe that legal matters, including those concerning employment, suppliers, providers, clients, contractors, or tax audits, can profoundly affect their business's functioning and bottom line.

It is estimated that about 30% of all small businesses in Canada will face a legal dispute in the next three years. Legal disputes often lead to stress, disruptions, and high costs, where the average cost of a two-day civil trial would be over \$30,000 dollars.

With an **Approved Casualty & Surety Legal Expense Insurance (LEI)** policy, your legal costs are covered when your business is facing an insured legal issue. It empowers you to defend or pursue your rights in court and take back control of your business without endangering your finances.

Legal Expense Insurance

Defend Your Construction Company's Legal Rights

An Approved Casualty & Surety Legal Expense Insurance policy for construction firms bridges the gaps in your existing commercial insurance portfolio by:



Protects your business from costly legal expenses



Allows you to pursue and defend your legal rights



Gives you access to legal advice at any time

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

Your Business Is Complex

Here's why you need Legal Expense Insurance

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.

Protecting and defending your business



EMPLOYMENT DISPUTES

If an employee or exemployee alleges wrongful termination, discrimination, or harassment in the workplace.



TAX DISPUTES

If your business wishes to appeal a CRA decision, or faces a tax audit.



CONTRACT DISPUTES

If a client or contractor breaches the terms of their contract with your business.



DEBT RECOVERY

If a client or contractor fails to pay an amount owed to your business.



PROPERTY DISPUTES

In cases of trespass or legal nuisance affecting your property.



LEGAL DEFENSE

If your business faces criminal charges, a police investigation, or an occupational health and safety investigation.



STATUTORY LICENSE PROTECTION

If your business faces a suspension, alteration or cancellation of its business license.



PERSONAL INJURY

If you or an employee sustains an injury at work due to another party's negligence.