

Add Comprehensive Legal Expense Insurance Coverage to any Cansure P&C Policy!

Cansure is excited to introduce our new Commercial Legal Expense coverage, available as an add-on to any Cansure commercial policy. Like our other add-on products, Commercial Legal Expense is simple, comprehensive and affordable.

Simple. No application forms or underwriting is required for small and medium sized businesses with gross receipts up to \$10M. Just let us know your insured's revenues. We'll do the rest!

Comprehensive. Our standard cover provides your customer with access to legal services for employment disputes, criminal prosecution, property disputes and personal injury, as well as unlimited toll-free telephone access to a lawyer for immediate advice on any commercial matter.

Affordable. Premiums start at \$100 for comprehensive coverage.

We live in a litigious society with dissatisfied customers, human rights complaints and employee disputes, to name a few commonplace situations. These are issues not covered by a commercial liability insurance policy. For many businesses the high cost of retaining a lawyer may place them in a position where they have to choose between jeopardizing their financial bottom line by incurring heavy legal expenses, or risking financial ruin, even bankruptcy and closure, by failing to have proper legal representation. Cansure's Commercial Legal Expense product can protect your clients' bottom line and offer them peace of mind by providing access to, and payment of the reasonable legal fees of, a lawyer specializing in business and employment law when they need it.

Comprehensive Coverage Features

COVERAGE FEATURES:

- Employment Disputes – A dispute with an employee (i.e. wrongful dismissal, etc.)
- Criminal Defence – Criminal or statutory proceedings arising from business activity
- Property Disputes – Disputes about possession of property, trespass, eviction orders
- Personal Injury – Bodily injury to our insured while away from business premises conducting business
- Contract Disputes – Contracts for services or sale, purchase, lease, rental of goods
- Standalone or "follow form" policy coverage available
- 100% backed by Lloyd's of London.
- Fee Limit: Legal Fees of the Lawyer up to a maximum hourly rate of \$275 per hour
- Territorial Limits – Canada
- Lawyer – Chosen from a list of approved law firms, managed by **Triton Global**.

COVERAGE OPTIONS AVAILABLE:

Basic Cover: Employment Disputes and Telephone Legal Advice

Standard Cover: Standard Cover: Employment, Property Disputes, Prosecution/Criminal Defence, Personal Injury and Telephone Legal Advice

Enhanced Cover: Employment, Property, Prosecution/Criminal Defence, Personal Injury, Contract Dispute Cover and Telephone Legal Advice

4 Limit Options Available for Strata Risks (any one claim):

Basic Cover: \$50,000/\$250,000 Aggregate
 Standard Cover: \$100,000/\$500,000 Aggregate
 Enhanced Cover: \$150,000/\$500,000 Aggregate
 Enhanced Cover: \$250,000/\$1,000,000 Aggregate

7 Limit Options Available for Non-Strata Risks (any one claim):

Basic Cover: \$10,000/\$50,000 Aggregate
 Standard Cover: \$25,000/\$100,000 Aggregate
 Enhanced Cover: \$25,000/\$100,000 Aggregate
 Enhanced Cover: \$50,000/\$250,000 Aggregate
 Enhanced Cover: \$100,000/\$500,000 Aggregate
 Enhanced Cover: \$150,000/\$500,000 Aggregate
 Enhanced Cover: \$250,000/\$1,000,000 Aggregate

All options above have Deductible of \$500 (any one claim). Deductible not applicable to Telephone Legal Advice.

Excluded Classes: War and Civil Risks, Nuclear Risks, Financial Guarantee, Financial Default, Bankruptcy and Insolvency Risks, Master Policies issued to Group(s) / Organization(s) / Club(s)



Contact your underwriter to add this coverage to any Cansure policy!