

Legal Expense insurance

Legal protection and advice for SGI CANADA policyholders

Insured event	What does it cover?	Example
Contract disputes <i>(all policies)</i>	Disputes arising from you buying or selling goods or obtaining services.	Maureen hires a plumber that takes a 50% deposit and then fails to complete the job. The policy will cover legal expenses to get Maureen's money back.
Property protection <i>(all policies)</i>	Pursuing a claim if a neighbour damages your property or interferes with your use of your land.	Sarah's neighbour knocks down a common property fence. A lawyer will assist her in rectifying the situation.
Employment disputes <i>(Prestige, Home, Mobile)</i>	Disputes with your employer relating to employment contracts and severance.	John has been dismissed from his job and he commences wrongful dismissal action alleging discrimination based on his hearing disability. The policy will provide his legal representation.
Bodily injury <i>(Prestige, Home, Mobile)</i>	Costs to pursue a claim for damages following an accident which causes your injury or death.	Daniel slipped on a puddle of water at the grocery store. There were no janitorial cleaning signs placed around the puddle and he sprained his ankle. The policy will cover the costs of legal representation against the store.
Tax protection <i>(Prestige, Home, Mobile)</i>	Providing counsel if you have to respond to a tax audit or if you want to appeal a Canada Revenue Agency decision with respect to their personal tax returns.	Mark received a notice of reassessment from the Canada Revenue Agency and the policy will provide legal representation to respond.
Employee legal defence <i>(Prestige, Home, Mobile)</i>	Defending criminal charges laid against you arising from your work as an employee.	Justin is charged criminally while carrying out his duties as an employee. The policy will provide a defence lawyer and cover all related legal expenses.
Auto contract disputes <i>(Prestige only)</i>	Disputes relating to your purchase, sale, lease, rental and service of an insured vehicle.	Steven leases a vehicle and at the end of the term, returns the car to the dealership. They are now charging him for damage that they claim extends beyond normal wear and tear. Legal representation will be assigned to assist Steven in resolving the dispute.



Major Exclusions, Limit of Indemnity and Deductibles

	Prestige	Home and Mobile Home Paks	Tenant and Condo Owner's Pak
Major Exclusions	<ul style="list-style-type: none"> ▪ Willful acts ▪ Late reported claims* ▪ Fraudulent claims ▪ Defamation ▪ Disciplinary hearings ▪ Any worker compensation board disputes ▪ Tenant/Landlord disputes ▪ Medical malpractice ▪ Contract amount in dispute is less than \$350 ▪ Physical property damage amount in dispute is less than \$250 	<ul style="list-style-type: none"> ▪ Willful acts ▪ Late reported claims* ▪ Fraudulent claims ▪ Defamation ▪ Disciplinary hearings ▪ Motor vehicle disputes ▪ Any worker compensation board disputes ▪ Tenant/Landlord disputes ▪ Medical malpractice ▪ Contract amount in dispute is less than \$350 ▪ Physical property damage amount in dispute is less than \$250 	<ul style="list-style-type: none"> ▪ Willful acts ▪ Late reported claims* ▪ Fraudulent claims ▪ Defamation ▪ Disciplinary hearings ▪ Motor vehicle disputes ▪ Tenant/Landlord disputes ▪ Contract amount in dispute is less than \$350 ▪ Physical property damage amount in dispute is less than \$250
Limit of Indemnity	<ul style="list-style-type: none"> ▪ \$100,000 per claim ▪ \$500,000 aggregate 	<ul style="list-style-type: none"> ▪ \$50,000 per claim ▪ \$250,000 aggregate 	<ul style="list-style-type: none"> ▪ \$50,000 per claim ▪ \$250,000 aggregate
Deductibles	<ul style="list-style-type: none"> ▪ The first \$500 of any claim for legal nuisance or trespass ▪ The first \$500 of a tax audit, and, for a tax audit or a tax appeal, any amount in excess of \$25,000 	<ul style="list-style-type: none"> ▪ The first \$500 of any claim for legal nuisance or trespass ▪ The first \$500 of a tax audit, and, for a tax audit or a tax appeal, any amount in excess of \$25,000 	<ul style="list-style-type: none"> ▪ The first \$500 of any claim for legal nuisance or trespass

* All claims must be reported within 120 days of the date of occurrence.

Note: With Agro Pak coverage, legal protection and advice is provided for your home and personal property only (excludes farm property and farming exposures).

Legal Advice Helpline 1-855-953-1430

