



YOUR ACCESS
TO JUSTICE

DAS LEGAL HELPLINE

A QUICK SUMMARY FOR OUR BROKER PARTNERS

When your client has a legal question, or faces a potential legal issue, having them search online for answers is not ideal. With the DAS Legal Helpline, it's easy for your clients to talk to a lawyer and know their legal rights.

If you would like to know more about DAS Legal Expense Insurance and our Legal Helpline, please contact your DAS Business Development Specialist.

1 |

Locating their Legal Helpline Number and Policy Number.

- Both numbers can be found on your client's DAS policy certificate and wallet card.
- Your client needs to refer to their policy certificate and wallet card because we provide custom legal helpline numbers and greetings for many of our large affinity group customers.
- If your client cannot locate either number, then they should call 1-888-582-5586 and Press 1 to automatically transfer to the Legal Helpline.

2 |

Calling the Legal Helpline to speak with a lawyer.

- The Helpline is available from 8:00 am to Midnight local time, 7 days a week.
- Your client will speak to an advice lawyer or they can schedule a time for the lawyer to call them back when it's convenient.
- In emergency situations, a lawyer will be provided 24/7.
- Your client will have **unlimited** access to the helpline.

3 |

Getting legal assistance and answering what's next.

- Our lawyers are professional, courteous and will listen to your client.
- The lawyer will always provide legal assistance and information, regardless if the question or issue is covered by their policy. For example, although Family Law issues are not covered under our policy, the lawyer will be happy to provide general information on such issues.
- If the client's legal issue appears to be covered by their policy, the lawyer will then pass along their information to our Claims Department to make the final decision regarding coverage.

SOME IMPORTANT THINGS TO REMEMBER

- If your client has a legal expense insurance policy, they will have access to the Legal Helpline for any legal matter, even if it is not covered under the policy.
- General legal assistance means your client will receive information that will help determine their legal rights under provincial or federal laws of Canada.
- The lawyer cannot conduct case-specific research, contract or legal document reviews, draft letters, make a claims determination or respond to a claims status inquiry.
- Calling the Helpline will not impact your client's premium. We encourage them to call for any potential or in-progress legal situation, so that your clients are confident and empowered in exercising their legal rights.



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SAMPLE QUESTIONS

Here are some sample questions your clients can ask and receive legal assistance and information for:

For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings. DAS Legal Protection Inc. (DAS) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.



I am thinking of terminating an employee, and I want to make sure I do it in a manner that complies with the law. What steps should I follow?



I recently separated with my spouse, and I want to take my kids on vacation down south. What legal steps should I take to avoid troubles at the border and with my ex?



I have a supplier that constantly delivers damaged products and is always late. They refuse to do anything and say it's my problem. What are my rights?



My child is being bullied at school and online. I want this to stop. What can I do legally to make it so?



I received a letter from the CRA saying my business will be audited. How should I reply and what are my rights during an audit?



The bar next to my business is telling their customers it's OK to smoke in front my store. My customers are complaining and I want to know if there is anything I can do legally?



A friend of mine told me that if I pass away without a will, the government could give part of my inheritance to my ex? Is that true?



My teenager was fired from their summer job on the spot for being late. This was the first time they were ever late, as I drop them off at work every day. Can their boss do that?



Can I get in trouble for taking a photo I really like off the internet and use it in my marketing brochure?