

LEGAL EXPENSE INSURANCE

Trinity's **Legal Expense Insurance endorsement** protects businesses against the cost of legal proceedings across six key areas of commercial risk — from contract and employment disputes to criminal defence and tax audits. With a **24/7 Legal Hotline**, Canada-wide territorial coverage, and a structured claims process, it is a compelling, high-value add-on for any commercial client.

SIX INSURING CLAUSES — COMPREHENSIVE COMMERCIAL LEGAL PROTECTION

A Contract Disputes

- ▶ Covers pursuit or defence of disputes arising from contracts for services or sale/purchase of goods
- ▶ Indemnity capped at 75% of the sum in dispute
- ▶ Requires a direct contractual relationship between insured and third party

B Employment Disputes

- ▶ Covers defence of employment claims under federal and all provincial employment & human rights statutes
- ▶ Includes wrongful dismissal, discrimination, constructive dismissal & lay-off disputes
- ▶ Proactive guidance: disciplinary and dismissal actions must be pre-authorized via the Legal Hotline

C Criminal Defence

- ▶ Covers defence of criminal or statutory prosecutions arising from business operations
- ▶ Applies to Criminal Code, OHS, Environmental Protection, Food & Drugs Act and other federal/provincial statutes
- ▶ Covers guilty plea scenarios where mitigation of sentence is a reasonable prospect

D Property Disputes

- ▶ Covers possession disputes, nuisance/trespass claims, physical damage disputes and landlord/tenant matters
- ▶ Includes eviction proceedings
- ▶ Applies to owned, tenanted or occupied property
- ▶ Boundary and access disputes with neighbours covered

E Personal Injury Pursuit

- ▶ Covers the insured's pursuit of claims for bodily injury caused by a third party
- ▶ Injury must occur away from insured's premises while conducting business
- ▶ Canada-wide territorial coverage

F Tax Disputes

- ▶ Covers CRA audits, re-assessments and investigations under the Income Tax Act and Excise Tax Act
- ▶ Includes subpoenas arising from a tax audit or investigation
- ▶ Qualified Appointed Representative (accountant) coverage included
- ▶ Applies to both federal and provincial tax authority proceedings

KEY POLICY FEATURES

24/7 Legal Hotline

Confidential general legal advice on Canadian commercial law, available 24/7 for urgent matters and 8am–8pm EST Mon–Fri for full advisory service. Call **1-866-568-1209**. Telephone advisory service to be contacted prior to employment changes.

Fee Limit & Co-Insurance

Legal fees covered up to **\$275/hr.** A 10% co-insurance applies where legal expenses exceed \$10,000 — aligning insured and insurer interests in cost management.

Claims Manager Consent

Cameron & Associates (Toronto) manages all claims. Written consent required before expenses are incurred — ensuring cost control and strategic case management throughout.

Approved Lawyer Panel

Insured selects counsel from an approved panel of law firms provided by the Claims Manager — ensuring legal quality while controlling costs. Insured is always represented in their own name.

WHY TRINITY LEI?

- ✓ Six sections covering all major commercial legal risks
- ✓ 24/7 Legal Hotline included as standard
- ✓ Canada-wide coverage under one endorsement
- ✓ All provincial employment statutes covered
- ✓ Pro-active Employment guidance — reduces exposure
- ✓ CRA tax audit protection built in