

## LEGAL SERVICES, FAMILY & BUSINESS LEGAL EXPENSE INSURANCE

### What is the Legal Services Package?

The Legal Services Package provides affordable access to legal assistance.

Members will have access to the following legal assistance:

#### Unlimited Telephone Legal Helpline

Unlimited access to a confidential 24/7 toll free line to speak with a lawyer about any business related or personal legal issue. Upon calling, you will be connected with a lawyer who is geographically close to you and who is an expert in the area of law you are calling about

#### Online Legal Document Centre

Take advantage of an online library of customizable templates and up-to-date legal documents that have been drafted by lawyers. The document library includes employment contracts, partnership agreements, loan agreements, promissory notes, and more.

#### Simple Legal Document Review

Reduce costly legal expenses by sending through your documents of up to 8 pages for review by a lawyer.

### Annual Cost: \$30

Legal Services Package	
Telephone Legal Helpline	Unlimited
Online Legal Document Library	Unlimited
Simple Legal Document Review	Unlimited (up to 8 pages per document)

Note: Cost includes broker fee and is subject to the applicable HST: NB, NL, NS, and PEI 15%; ON 13%; AB, BC, MB 7%, NWT, NU, QC 9%, SK, YK 5%

### Family and Business Legal Expense Insurance

Accessing the legal system is time consuming and expensive. A Legal Expense Insurance policy has the same benefits of the Legal Services Package, combined with insurance solutions that empower you to defend or pursue your rights in court.

Compare and contrast the Family and Business Legal Expense products on the following page.



### How to Apply

Purchase online or contact BMS to purchase or renew your coverage.

The CATA Insurance Program runs on a common renewal date of December 31, however members can purchase coverage at any time throughout the policy period.

#### BMS Canada Risk Services Ltd (BMS)

825 Exhibition Way, Suite 209  
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6556  
Email: [cata.insurance@bmsgroup.com](mailto:cata.insurance@bmsgroup.com)  
Web: [www.cata.bmsgroup.com](http://www.cata.bmsgroup.com)

*This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording.*

## Family Legal Expense Insurance

Most people think they are unlikely to become involved in a legal dispute, but issues with a neighbour or retailer, or even identity theft, are all very common problems. Taking legal action to resolve these kinds of issues can be expensive and complicated. Family Legal Expense insurance provides professional legal and financial support for you and the family members living in your home.

## Business Legal Expense Insurance

Your business faces many challenges daily, and from time to time unforeseen problems can emerge. From keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman, legal problems can arise suddenly and become expensive and time consuming to deal with. Business Legal Expense insurance provides professional legal and financial support for you, your business, and your employees.

	Family Legal Expense	Business Legal Expense
Coverage for legal costs (including appeals) for:	<ul style="list-style-type: none"> <li>disputes over the purchase of goods or services or private sale of goods</li> <li>a property dispute, including trespass or nuisance</li> <li>a claim for injury or death against the person or organisation responsible</li> <li>an investigation into your personal tax affairs</li> <li>defending a prosecution that arises from a road traffic or work-related offence</li> <li>identity theft</li> </ul>	<ul style="list-style-type: none"> <li>statutory license appeals</li> <li>a dispute about your business's compliance with tax legislations and business tax audits</li> <li>a property dispute, including trespass or nuisance</li> <li>a breach of contract dispute with an employee</li> <li>a claim to recover your property taken by an employee or ex-employee</li> <li>defending a prosecution that arises from a privacy violation, road traffic or work-related offence</li> <li>defending a criminal investigation or proceeding</li> </ul>
Legal Services Package	<ul style="list-style-type: none"> <li>✓ unlimited bilingual legal assistance</li> <li>✓ online document library including:                             <ul style="list-style-type: none"> <li>wills</li> <li>consumer dispute letters</li> <li>landlord notices</li> <li>and more</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>✓ unlimited bilingual legal assistance</li> <li>✓ online document library including:                             <ul style="list-style-type: none"> <li>employment contracts</li> <li>leases and settlement agreements</li> <li>Health &amp; Safety statements</li> <li>and more</li> </ul> </li> </ul>
\$25,000 limit	Annual cost: \$80	
\$50,000 limit	Annual cost: \$93	Based on revenue (contact BMS)