



How can legal expense insurance help protect me and my practice?

For many professionals, the costs associated with unexpected legal issues can lead to serious financial loss and even bankruptcy. For those members who have purchased E&O coverage with HUB International, you now have coverage for Legal Expense Insurance, underwritten by ENCON Group Inc at no additional cost. Legal Expense Insurance provides you with:

- **Unlimited telephone legal advice** through a toll-free legal advice line, with 24/7 accessibility to a lawyer who can answer any legal questions you may have, regardless of whether the legal issue is covered under the policy or not.
- **Financial protection from costly legal fees.** The average fee for an experienced lawyer is \$379 per hour, while the average cost of a two day civil action is \$37,000.
- **The ability to defend or pursue your legal rights,** backed by financial security to continue your legal action, knowing your claim will be handled by expert lawyers.

Here are a few risks your business might face where a legal expense insurance policy will help:

- **You might need to deal with a poorly performing employee.** There can be legal ramifications to decisions made around disciplinary meetings with or termination of an employee. If you need guidance on the legal aspects of what to do in such situations, your legal expense insurance policy provides you with Unlimited Telephone Legal Advice relating to any legal matter.
- **You might get audited.** The Canada Revenue Agency may ask you to prove you've accurately reported and paid your business taxes. Your legal expense insurance policy will provide Tax Protection, defending your business when responding to a tax audit or appealing a decision.
- **A supplier provides substandard service.** If you place an expensive order for goods or services, and not only receive substandard services or products but also find the company is refusing to honour its quality commitment, your legal expense insurance policy will provide you with coverage in the event of a Contract Dispute.

For more information, please visit our website at www.hubprofessional.com or contact:

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