

Commercial Legal Expense

Overview

Specifically designed for small to medium sized companies with annual gross sales or receipts of under \$10,000,000 Commercial Legal Expense Insurance (CLEI) is a unique product aimed at companies that have neither legal advisors on staff nor wish to pay costly reiner fees.

Coverages

- Contract Disputes- Pursuit of defence of contractual disputes relating to the sale, purchase, lease or rental of goods (excludes rights or interests in real property) or the provision of services (ex. disputes with customers/suppliers, defence against claims of poor workmanship)
- Employment Disputes- The defence of any action following a dispute with an employee or ex-employee which arises out of or relates to his/her contract of employment (ex. defence against wrongful dismissal charges, discrimination)
- Criminal Prosecution- Defense of criminal or statutory proceedings including prosecutions under the Criminal Code (Canada), Occupational Health and Safety Act, Business Practices Act and Workplace Hazardous Materials Information Services Act
- Property Disputes- Pursuit or defence of disputes relating to the possession of freehold or leasehold property including nuisance or damage to your property by a third party (ex. landlord and tenant disputes, nuisance and trespass). Note that property under this coverage means real property only
- Personal Injury- Pursuit of claims for compensation relating to death or bodily injury sustained away from the workplace but while engaged in business activities. This coverage extends to any employee acting within the scope of their employment

New Submissions

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