



YOUR ACCESS TO JUSTICE



NORTH CITY
GENERAL INSURANCE BROKERS LTD.

A Proposal for the Professional Paramedic Association of Ottawa

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DAS Introduction

DAS Canada is part of DAS Group, a global company recognized as the market leader in legal expense insurance. Our success, and our reputation, is based upon our unwavering commitment to innovation, security and financial strength.

In Canada, DAS provides Legal Expense Insurance to a broad range of groups and associations where we are able to offer solutions tailored to the needs of the particular group. We currently work with a wide variety of groups including municipalities, health care professionals, mortgage brokers, car dealerships, condominium corporations, police associations and First Nations to name a few.

Legal Expense Insurance helps individuals, businesses, and members of groups and associations to either pursue or defend their legal rights when faced with many common, yet unpredictable legal problems. It does so by giving them affordable access to professional legal advice and the peace of mind of knowing their legal costs will be covered.

The DAS Group has been specializing in legal expense products and services for more than 80 years. Today over 40% of Europeans carry some form of legal expense insurance. DAS Group is an international entity in 18 countries across Europe, North America and Asia and has annual premium income of more than \$1.5 billion CAD.

The DAS group is part of the ERGO Group which in turn is owned by one of the world's largest re-insurance companies, Munich Re. Our pedigree, financial stability and longevity in new markets is assured. The Group has been very successful in opening up new operations especially in "green field" territories.

DAS Canada is a federally regulated insurance company licensed to write the specialist class of legal expense insurance. We see huge opportunities and an exciting future in Canada as the first "footprint" in North America.

Our Market Research

Our research determined that there are considerable barriers to obtaining access to justice and indicated both a need and an appetite for legal expense insurance. Canada was identified as an exciting opportunity especially because of the similarities between the UK and Canadian legal systems. With legal fees that average \$360 per hour the vast majority of Canadians not only find it too expensive to access the justice system, but also stressful and intimidating.

The lack of access was also quoted as a key issue for Canadians by the supreme court of Canada Chief Justice Beverley McLachlin in 2011.

| Barriers | Evidence | DAS Solution |
|--|--|---|
| <ul style="list-style-type: none"> ■ Expensive and time consuming ■ Fighting lawsuits are risky and for the average person, the payoffs are not deemed worthwhile ■ No knowledge of who to call, where to go for help; very few mentions of ombudsmen; legal aid is difficult to qualify for ■ The process can be stressful and is avoided when possible ■ Lack of sense of empowerment to do anything ■ The total costs to fight legal disputes are not clear and there is fear that costs can quickly escalate | <ul style="list-style-type: none"> ■ “Have to spend a lot of money and time, with no benefits. It’s almost better to let them get away with it.” ■ “You need your money to fight, if you don’t have the money, might as well go home.” ■ “You want to go by referral.” ■ “The fees are daunting.” ■ “It’s a cost-benefit analysis. If it’s under \$5,000, you might as well give the money to the lawyers.” | <ul style="list-style-type: none"> ■ Insurance for legal costs and lawyers available for advice and legal action. ■ DAS lawyers assess the case minimising the chance of losing, insurance applies if the case is lost. ■ DAS legal advice is available 8am to midnight local time across Canada, or 24 hours in an emergency. ■ DAS will manage the process removing the stress of an unknown and expensive situation. ■ One call to the legal advice line and customers can be empowered and better informed of their legal options. ■ Lawyer’s costs and expenses are controlled and paid for by the policy. |

(Angus Reid, 2008)

Benefits to the Professional Paramedic Association of Ottawa

We believe there are clear and compelling reasons for the Professional Paramedic Association of Ottawa (PPAO) to consider further exploration of this proposal. DAS would be delighted to forge a partnership and long term relationship, which we feel would be mutually beneficial for the PPAO, North City Insurance and DAS.

The benefits we see are as follows:

- A new coverage will provide significant value to the PPAO membership
- Aligns with PPAO's objective of providing creative and responsive solutions to members – ensuring an unexpected legal dispute or tax assessment is not financially devastating to an individual
- The purchasing power of the PPAO allows for this product to be provided at a significantly reduced cost from the retail price
- Providing legal advice and legal protection to your membership will ensure they gain resolution via the justice system
- As the needs of policyholders change DAS has the commitment and the flexibility to evolve the product

Why Choose DAS?

- Global leader in legal expense insurance
- Wealth of experience and expertise gained from over 80 years in business
- Pioneering and forward thinking attitude
- A speciality line insurer federally regulated and licensed in all provinces and territories
- Owned by one of the world's leading reinsurance companies, Munich Re, ensuring financial stability and longevity

Program Offering for the Professional Paramedic Association of Ottawa Members

| Insured Peril | Coverage Provided |
|--|--|
| Employment Disputes | Disputes involving an insured person's contract of employment or future employment, eg. wrongful dismissal, unfair severance, etc. |
| Contract Disputes (personal and auto related) | Disputes with a third party over the buying or selling of goods or services, e.g. purchased item not as advertised, contractor doesn't complete a job properly, etc. Disputes over the buying, selling, lease, repair of an automobile, e.g. problems with the purchase of a vehicle, repairs done poorly, etc. Note: Excluding disputes with regards to any insurance purchased through the PPAO |
| Total Loss Valuation Disputes (automobile) | Disputes with your auto insurer regarding the value of your motor vehicle in the event it is declared a total loss by your insurer |
| Driver's Licence Protection | Defending insured's legal rights in relation to protecting his/her driver's licence from being revoked or suspended following an event arising in connection with the ownership, use or operation of a vehicle. Exclusions: DUI and racing |
| Legal Defence | 1. Defends the insured against criminal prosecutions arising from their employment, 2. Defence of highway traffic violations, e.g. traffic tickets, distracted driving, etc. Exclusions: DUI and racing. |
| Bodily Injury | Insured can pursue third party for causing bodily injury or death. Trip and falls, etc. |
| Property Protection | Allows insured to pursue their legal rights if their property is damaged, or someone is causing a nuisance or a trespass; disputes with a neighbour due to loud party, or property line disputes |
| Tax Protection | Will defend the insured if they are audited by CRA or wish to appeal a decision |
| Unlimited Telephone Legal Advice | Insured can receive UNLIMITED Legal Advice on any personal legal matter, including criminal, family, real estate, etc. |

The policy covers the insured, their spouse and any children living at home

- \$100,000 per claim (Tax Protection limit is \$10,000)
 - \$100,000 Annual Aggregate
- The above limits are per member

Program Administration

DAS will issue one policy and each insured will receive a Certificate of Insurance provided by North City Insurance.

Premium

| Mandatory Coverage |
|-------------------------------|
| \$75.00 per annum, per Member |

Unlimited Legal Advice Line

Providing fast, easy access to legal advice is an essential part of DAS service. Enabling policyholders to call for prompt reassurance and informed legal advice when required.

This service has no limit on its use, DAS believe that the policyholder should not be restricted to a usage cap or time limitation as legal issues can require more than one call to resolve.

In the next section we explain further how the service dovetails with the DAS claims team and panel lawyers to ensure that a transition from an issue that requires advice to a legal action and claim is seamless with all appropriate attendance notes and information are passed electronically to the appropriate specialist lawyer.

DAS will provide a personalised PPAO legal advice phone line.

The service operates on a call back basis, meaning the insured can select a time for their call. It is available between 8am and midnight core hours and like the main claims line, legal advice is available 24 hours a day in the event of an emergency.

Legal Advice and Claims Process

DAS has built a panel of high profile lawyers to fulfil the requirements of the policy and provide support and assistance to the customer when they most need it in the event of a legal problem. The panel members have been chosen on the basis of their expertise, experience, location and ability to meet our strict service standards. DAS actively manage the panel to ensure they meet our needs, our corporate partner needs and provide the best support for customers

DAS can provide coverage and legal assistance in all Provinces and Territories; examples of the panel include McCague Borlack, a member of the Canadian Litigation Counsel, and Szemenyei MacKenzie Group.

In the first instance, a telephone call is made via a 1-800 telephone number which can be dedicated for PPAO members.

Appropriate and practical legal advice (including tax advice) is provided to the caller on any personal matter, whether covered under the insurance policy or not. This is an unlimited provision and the caller can make as many calls as they wish, even if it is on the same subject.

If it is established that legal representation is required, DAS will engage the services of the most relevant and closest lawyer from the panel, for the policyholder. The lawyer will make immediate contact with the insured and progress the matter as if they were acting on a private client basis.

The policyholder will have total peace of mind that they have the right lawyer to help them and that all costs will be paid by DAS.

Although we are unable to provide precise details of any legal claim, which would contravene privacy laws, we would be able to provide key management information on a regular basis. This could include such things as:

- Number of legal advice calls and type
- Number of claims and type
- Underwriting performance and review
- Performance to agreed service level agreements

Claims Examples

Legal Defence

- It was alleged that Franco, a DAS insured paramedic, provided improper care to a patient resulting in the patient's death, and thus Franco was being criminally investigated. DAS covered the legal costs associated with defending Franco during the investigation.
- Sarah, an insured paramedic, is investigated by the police when it is alleged she disclosed personal information regarding a patient's health to a neighbour contrary to the Personal Health Information Protection Act (PHIPA).
- John is a DAS policyholder. John's son received a ticket for speeding, which included 3 demerit points on his license. John called for legal advice and discovered this son was included in the policy and this situation was covered. The appointed representative negotiated for John's son to accept a lesser speeding offence, and no demerit points.

Bodily Injury

- Jonathan, an insured, was taking part in an offsite seminar as a representative for his paramedic service. Water had been spilt on a tile floor and not cleaned up, which caused Jonathan to slip and injure his ankle, and as a result he was unable to work for a number of weeks. DAS instructed a lawyer to represent him in a personal injury claim, and covered the legal costs and the costs of the medical expert required to produce the report. The lawyer was able to settle the claim without the need to go to a hearing, and Jonathan recovered a compensatory award, as well as the money that he lost by being unable to work and the cost of the physiotherapy that he had undertaken to treat his injuries.

Contract Disputes

- Andrea, a DAS policyholder, got her bathroom renovated. In the weeks following the renovation, Andrea noticed that there was significant water damage to the floors due to an issue with the caulking around the bathtub. When brought to the attention of the contractor who completed the work, the contractor advised that he would not complete the repairs without further cost. DAS appointed a lawyer to the case who sent a letter to the contractor advising that legal action would be taken if he did not rectify the issue, and the contractor agreed to complete the repairs free of charge.

Property Protection

- A neighbour of Melissa (a policyholder) has erected a wall that cuts across her property. Informal negotiation with the neighbour was unsuccessful, so the policy covered an action in trespass and a lawyer was appointed to represent. The policy not only covered the cost of the lawyer acting on behalf of Melissa, but also the cost of the expert evidence required to show that the property in question belonged to Melissa. Melissa was successful, and the neighbour was forced to move the wall off of Melissa's property.

What our customers are saying

My son was ticketed for driving without his N decal [required by law for new drivers], which was stolen from his car while he was in a movie theatre at night. I called our legal advice line and the lawyer called back, did some research, called back again and gave us step by step instructions to follow. We did, my son had his ticket thrown out (saving him a few hundred dollars and points on his licence). It was a great experience for our family!

— *Shari, a DAS customer from Vancouver*

"In my last auto policy renewal, my broker recommended adding legal expense insurance to my policy. 'They will fight your tickets,' he said. 'It's peace of mind', he said. Thankfully I listened. I'm even prepared to admit in writing that I got a speeding ticket, just so that I can say that he was right!

So, I called DAS as soon as it happened. A lawyer called me within 24 hours to tell me what my options were and how the ticket might affect me. I simply had to fax in my ticket and a docket is now open. I got a call from a DAS lawyer to confirm that once I have the court date, they will represent me. Awesome."

— *Janine, a DAS customer from Toronto*

"I purchased the Live & Drive policy in January 2012 as I felt that the product was good money for the value it could extend regarding the representation of a lawyer. I just happened to enter into a contract mid-February which, after two days, I decided I did not want to continue with. I was able to leave a message for a lawyer concerning my rights as a private citizen and the call back was received from the lawyer within one hour. He advised me on my legal rights and told me how to proceed, which I did.

After waiting a few weeks for any correspondence or action back from the company that I had the contract with, I called the Hotline yet again and the call was received from the lawyer within ½ hour of my initial call. He again gave me the legal advice and suggested I contact my credit card company. This has resulted in the credit card company offering to give me back the monies due and they are going after the company that I had the contract with. The product gave me the ability to contact a lawyer with no cost involved and obtain professional advice. This allows me to enjoy a much better sleep and I would recommend this product to anyone."

— *Laura, a DAS customer from Toronto*

"Please pass on my professional "thank you" to everyone that was involved on the insurance and adjusting side of things. Our Policy provided some reassurance and comfort during a chaotic time. Trust me, there was enough on my plate that having the response and assistance I received from your side of things made a huge difference, at the end of each day..."

— *Glenn, Chief of Police of Six Nations from Ohsweken*