



AXIS INSURANCE GROUP

# *Legal Expense Insurance for private clients*

Legal representation is expensive. The average hourly rate for lawyers across Canada is approximately \$360. The cost of a two day civil action trial can be anywhere between \$18,185 and \$62,843. Simply fighting a traffic ticket is around \$300.

That's why a Protect & Defend Legal Expense Insurance policy from Axis Insurance is a good way to manage your personal risk. Legal expense insurance reduces uncertainty and provides an affordable way for you to access the justice system.

Thanks to our unique legal expense insurance coverage options, you can exercise your legal rights knowing that you will be guided every step of the way, and that your legal expenses will be covered.

In Canada, even a successful party in court may be required to pay a portion of the legal expenses incurred. For example, a judge may order an unsuccessful party to pay a percentage of the actual legal fees, leaving the successful party to meet the shortfall.

With legal expense insurance, those and other expenses related to pursuing your legal rights are covered. It's more than a policy – it's empowerment, knowing that you have full access to professional legal counsel and expense coverage when and if you need it.

Axis Insurance Group

#400 - 555 Burrard St. Box 275, Vancouver, BC, V7X 1M8

Toll Free 800.684.1911 | Fax 604.331.0662 | [axisgroup.insure](http://axisgroup.insure)

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*As with every insurance policy, there are different options, policy wordings, enhancements or amendments available. Your Axis Insurance manager will be able to help create a tailor made policy to suit your requirements exactly.*



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## Benefits of Protect & Defend Legal Expense Insurance coverage from the Axis Insurance Group include:

- Up to \$100,000 worth of a lawyer's time and services per claim.
- Up to \$500,000 per year in aggregate.
- No deductible.
- All policies include unlimited, 24 hour access to a legal advice hotline.
- Employment Disputes: The policy will provide legal representation to pursue an action against an employer, for example if you are unfairly dismissed from your job.
- Product disputes: We'll pursue a manufacturer that refuses to repair a faulty product you had purchased from them.
- Contract Disputes: For example, if you leased a vehicle and at the end of the term returned it to the dealership and they charged for damage that they claim extends beyond normal wear and tear.
- Automobile Insurance Claims Assistance: We can help you understand all the documents you have to file to get accident benefit coverage and help you complete them.
- Driver's License Protection: If your license is suspended and you need it to perform your employment duties.
- Legal Defense: If you are being prosecuted for an alleged criminal offence arising from their work as an employee, we will defend you. Or if you receive a speeding ticket that you want to challenge.
- Property Protection: There's nothing like a neighborly dispute to get the lawyers involved. Now if your neighbor cuts down the common hedge we can assist you in rectifying the issue.
- Tax Protection: If the CRA sends you an audit notice, we will provide you with legal representation.
- Unlimited Telephone Advice: Any legal question you have can be answered immediately, day or night, weekend or weekday. Undergoing a separation with your spouse and want to know how to ensure more time with your children? We can help. Want to know whether a police officer can search your car trunk when you're pulled over for speeding? Talk to a lawyer and get the answer.