

# Professional Fee Protection

Legal Advice



Policy provided by PFP Inc.  
Service by Assistenza Canada



## Why Get Legal Advice Coverage?

In today's complicated world, Canadians face legal uncertainty on a regular basis. From traffic tickets, to tax reviews...and everything in between...it's important for you to **know your rights and stand up for yourself.**

The problem is, the cost (and time required) to handle these issues can add up fast.

Having access to legal advice is the first step towards a solid risk management strategy.

- Protect what's important to you
- Professional Advice is the first step in defending or pursuing your legal rights

## Introduction to PFP's Legal Advice

Pursuing or defending your legal rights isn't always straightforward. Many of us are too wealthy to qualify for legal aid, but not wealthy enough to afford a lawyer. Even if we believe the law is on our side, the associated costs, stress and uncertainty often make us walk away from the justice system.

Don't let the cost and complexity of the justice system stop you from pursuing and understanding your rights.

What you get with your coverage:

- Up to 4 four calls to our team of lawyers
- Legal Advice provided by highly qualified attorneys covering civil and common law when you need it
- Legal assistance services will cover general legal issues including but not limited to: family law, employment law, contracts, taxation, real estate, consumer law, and statutory matters.

### Did you know...?

In Canada, successful parties are responsible for a portion of their own legal fees.



# WHAT'S YOUR RISK?

Think you won't need legal advice this year? You're not alone. Most Canadians don't **expect** to need access to a lawyer. The fact is, you would benefit from having a legal team on your side for just about any major life event, and many of the commonplace - day-to-day - activities too.

## Car and Auto:

- ✓ Buying or leasing a car
- ✓ Highway traffic offenses
- ✓ Suspension of driver's licence
- ✓ Collisions

## Home:

- ✓ Renting an apartment
- ✓ Buying your home or condo
- ✓ Owning a property
- ✓ Contracting tradespeople for renovations or maintenance work

## Work/Business

- ✓ Receiving a job offer
- ✓ Having difficulties at work with a supervisor
- ✓ Acting as a landlord
- ✓ Employment issues

## Health

- ✓ Being injured or being in an accident
- ✓ Being blamed for causing an injury or accident
- ✓ Being on short- or long-term disability

## Relationships/Family

- ✓ Common law cohabitation agreements
- ✓ Prenuptial agreements
- ✓ Marriage
- ✓ Being a caregiver
- ✓ Separation or divorce
- ✓ Drafting or updating your will

## Education

- ✓ Attending college or university (yourself or your children)

## Finances/Investments

- ✓ Taking on debt (credit card, school loans etc)
- ✓ Buying real estate in another country
- ✓ Acting as a mortgagee, consumer debtor or co-signing a loan from your children
- ✓ Being audited by CRA
- ✓ Selling or passing along a family business
- ✓ Declaring bankruptcy

## THE TRUE COST OF LEGAL DISPUTES



**\$394**

Average hourly cost of an experienced lawyer...even just for *advice* on your legal dispute.



**45%**

Canadians who personally know someone that has gone into debt to resolve a legal dispute.



**\$26,444**

Average cost of a two-day civil trial...and climbing. The average civil trial is over 25 hours.