

PFP - Commercial

Can your business afford a legal dispute?

Your business faces a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and clients, a legal issue can quickly arise, resulting in substantial losses to your business.

A PFP commercial Insurance policy fills the gaps in your existing commercial insurance coverage and:

- Protects your business from costly legal expenses
- Empowers you to defend or pursue your legal rights
- Provides you with unlimited access to general legal advice at any time

Legal costs by the numbers:

3 out of 10

small business owners
are likely to face a legal
dispute in the next 3 years

\$31,330

Average cost of
two day civil trial

73%

of business owners believe
a legal issue would have a
tangible impact on
their finances

A PFP commercial policy offers you peace of mind and allows you to focus on what matters most – managing and growing your business.



How will a PFP *Commercial* policy protect and empower your business?



EMPLOYMENT DISPUTES

Seval, an architecture firm owner, dismisses an employee from work after he regularly shows up late for client meetings and provides poor client service. The former employee commences a wrongful dismissal action and alleges discrimination.

A lawyer will be assigned to the case and cover legal costs to defend Seval.

CONTRACT DISPUTES & DEBT RECOVERY

Shannon completes a house design for a client who then refuses to pay, alleging the design was not what they expected. Despite attempts at negotiation and evidence confirming Shannon had considered the client's wants and needs, her calls are not returned.

A lawyer will be assigned to commence an action to recover the money owed to Shannon's firm.

PERSONAL INJURY

Jackie, a project manager, is on her way to visit a client when she trips and falls due to an unsafe city sidewalk. As a result, she suffers back injuries that impact her professional and personal life.

A lawyer will be assigned to represent Jackie to bring legal action against the city.

LEGAL DEFENCE

Daniel, a project coordinator, gets into a heated exchange with a sub-contractor on the job site. The next day the police visit the office to investigate an alleged assault.

A lawyer will be assigned to defend Daniel during the investigation and against any charges laid.

PROPERTY PROTECTION

The owner of a building adjacent to Samantha's office starts major exterior renovations. For three consecutive mornings, Samantha finds equipment and scaffolding blocking her entrance, negatively impacting her staff and client visits.

A lawyer will be assigned to rectify the issue.

TAX PROTECTION

Don, the owner of an architecture firm, receives a letter from the CRA advising him of an audit of his business expenses and demanding an on-site review of his records.

A accountant will be agreed with Don to provide tax advice and cover legal costs (deductible applies).

UNLIMITED LEGAL ADVICE

Offer yourself legal protection and the power to take action, with unlimited access to a general legal advice helpline to discuss any legal matter.