

# LEGAL ADVICE AND LEGAL EXPENSE COVERAGE

FOR

ROWING CANADA AVIRON (RCA),

PROVINCIAL ROWING ASSOCIATIONS, RCA CLUBS & SPECIAL ASSOCIATIONS

As of April 1<sup>st</sup>, 2015 Rowing Canada Aviron Member Organizations will have the following coverages included in their RCA Insurance Program.

## DAS UNLIMITED TELEPHONE LEGAL ADVICE

- Unlimited access to legal advice at any time – 7 days a week from 8 a.m. to midnight local time, plus after hour's emergency coverage.
- Can be utilized by an RCA Member Organization (Provincial Rowing Association, Member Club and Special Associations) requiring confidential general legal advice or information related to the operations of the association or club and its members.

## DAS LEGAL EXPENSE COVERAGE

- \$25,000 per claim/\$75,000 aggregate limit per policy year for all claims under the RCA Legal Expense Coverage Program.
- \$500 Deductible applies to any one claim.
- Provides Legal Expense Coverage incurred by you in the course of a complaint to the Canadian Human Rights Commission or the Provincial or Territorial Equivalent.
- Manages all Human Rights Claims from the start and would assign a lawyer from its panel to represent.



YOUR ACCESS TO JUSTICE



## DAS Unlimited Telephone Legal Advice

**RCA clubs or associations will have easy access to unlimited Telephone Legal Advice at any time. Advice, guidance and clarity are just a toll-free call away.**

DAS advice lawyers will respond to your club or association's inquiry and provide you with a clear course of action. You can call and inquire about any legal issue you have, from contract disputes, to tax issues, to employment inquiries. You can ask questions like:

- "We've been accused of harassment. What should our next legal steps be?"
- "We have an issue with one of our employees and want to know our legal rights as an employer"
- "A neighbouring business is negatively affecting our rowing club. What are our legal rights?"

### **WHO DO WE CALL FOR LEGAL ADVICE?**

Each Organization President and/or designate may contact the **DAS Legal Advice Helpline** at **1-877-832-7534**.

## DAS Legal Expense Coverage

**RCA clubs or associations will have peace of mind knowing they have the financial protection to defend their legal rights.**

- DAS empowers your club when faced with unexpected legal issues, as your policy:
- Protects your club or association from costly legal expenses
- Defends your club or association's legal rights

**WHAT LEGAL COSTS ARE COVERED?** RCA clubs or associations are covered for legal costs incurred in the event **a human rights complaint** is formally lodged against them. If it is alleged that a RCA club or association has breached the human rights act after April 1st 2015, all legal costs incurred will be covered, up to the policy limits.

**WHAT DO LEGAL COSTS INCLUDE?** Legal costs include items like lawyers' fees, charges for disbursements and the opponent's legal costs should you lose and be required to pay them.

**IF I HAVE A LEGAL PROBLEM BEFORE APRIL 1<sup>ST</sup> 2015, WILL THIS STILL BE COVERED?** No, matters which occur before the start of your policy (April 1<sup>st</sup>, 2015) are **not** covered.

**WHAT HAPPENS IF MY LEGAL COSTS END UP GOING OVER MY LIMIT OF INDEMNITY?** The indemnity limit shown in your policy is the maximum that would be paid out in the event of a claim (\$25,000 per claim, and \$75,000 per policy year for all claims under the RCA Legal Expense Coverage Program plus \$500 deductible per claim). You are responsible for any costs over the indemnity limit, and DAS will inform you if it appears likely that will happen with your claim.

**WHO DO I CALL TO REPORT A CLAIM?** Your first step in making a claim is to call the **Legal Advice Helpline** at **1-877-832-7534**. If you think you may have a claim, **do not** instruct your own lawyer unless DAS legal expert has advised you to do so. If you instruct a lawyer before speaking to a DAS legal expert and DAS ultimately proceeds with your claim, DAS are unable to honour any costs incurred before your claim was opened with them.

When you call the **Legal Advice Helpline**, a DAS legal expert will discuss your situation with you and determine if you have a claim. If the advice lawyer believes your issue may be covered by the Legal Expense Policy, they will open a file and forward it to DAS. At that point, DAS will review it and if your legal issue is claimable, a panel lawyer will be immediately assigned to handle your case moving forward.

**For more information, please contact Rowing Canada Aviron at: [rca@rowingcanada.org](mailto:rca@rowingcanada.org)**