# WHAT KEEPS BUSINESS OWNERS UP AT NIGHT?



## And how their commercial insurance portfolio protects them when they need to...

Their defence legal costs are covered

Their plaintiff legal costs are covered

### Deal with a breach of contract dispute for ...

- Selling goods or services
- Buying goods or services

### Collect money owed for selling goods or services

### Appeal a statutory business licence ...

- Suspension or renewal decision
- Cancellation

### Deal with employment disputes for alleged ...

- Breach of employment contract
- Sexual harassment, discrimination or invasion of privacy
- Breach of employment legislation

### Respond to the CRTC when they ...

- Issue a Notice for Production
- Issue a Notice of Violation

### Defend themselves, or their officers and directors for wrongful acts ...

- In managing the company's finances
- In failing to comply with provincial or federal laws
- In failing to comply with provincial or federal tax or securities laws

### Deal with a provincial or federal tax audit or appeal

### Defend against business-related ...

- Criminal investigations and / or charges
- Wrongful acts in delivering professional advice or service
- Occupational health & safety investigations and / or charges

### Defend a business or employee when ...

- They cause death or bodily injury to someone else
- They cause damage to someone else's property

### Defend themselves against legal action by a customer due to...

- Bodily injury caused by the company's product
- Financial loss due to a misleading advertisement

### Take legal action if a third party causes ...

- Death or bodily injury to their employees
- Damage to their business property
- Trespasses on their business property
- Nuisance interfering with the use of the business property

### Obtain general legal advice ...

On any legal issue, whether it is covered or not

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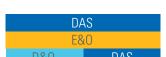


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