

SISL NEWS

LEGAL EXPENSE INSURANCE

In an increasingly litigious society, there is a growing need for Canadian companies, institutions, professionals and individuals to have affordable access to legal services for events that are not anticipated. In partnership with CAN-UK Underwriting Services Ltd., STERLON Underwriting Managers Ltd., and Brit Insurance, Simmlands is pleased to present Legal Expense Insurance for such entities, which include:

- Small/Medium sized Canadian Businesses
- Religious Institutions
- Physicians and Surgeons
- Dentists
- Regulated Healthcare Professionals
- Principals & Vice Principals
- Directors & Supervisory Officers (Education)
- Aircrew
- & any other identified LEI risks

Legal Expense Insurance (LEI) provides access to legal advice and coverage for the legal costs of pursuing or defending certain legal actions. It is available to both individuals and companies. These matters are defined as fortuitous events, or events that are not anticipated. These can include employment disputes, disciplinary proceedings, human rights complaints, contract disputes, personal injury claims, criminal charges and Landlord & Tenant disputes. These matters are not generally covered by other insurance products such as professional liability / malpractice insurance or commercial liability insurance.

For added peace of mind, LEI provides Insureds with access to a **toll-free Telephone Legal Advisory service**. The service provides unlimited access to a lawyer for immediate general advice on any commercial or professional matter, depending on the Insured, and is available between the hours of 9:00AM and 5:00 PM local time.

By partnering with CAN-UK, STERLON, and Brit Insurance we have a base of expertise unmatched in Canada by any other company. Customer service and claims handling is administered by STERLON which has been doing business in Canada since 1993 and are a leading authority on Professional and Commercial claims.