

“A LARGE SEGMENT OF THE POPULATION IS TOO POOR TO HIRE A LAWYER BUT NOT POOR ENOUGH FOR LEGAL AID. THIS FACT HAS PROFOUND CONSEQUENCES FOR ACCESS TO JUSTICE.”

(HON. MICHAEL BRYANT –
ONTARIO’S ATTORNEY GENERAL)



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LEGAL EXPENSE INSURANCE

WHAT IS LEGAL EXPENSE INSURANCE?

Legal Expense Insurance (LEI) provides affordable coverage for the reasonable legal fees, expenses and disbursements incurred by a lawyer on specified matters. These matters are defined as fortuitous events, or issues that are not anticipated. These could include employment disputes, landlord and tenant disputes, contractual disputes, disciplinary actions, Human Rights complaints and criminal charges. This is an insurance policy, coverage is not discretionary, in other words if a claim is covered within the policy terms and conditions the policy would respond.

LEI offers the most universal and affordable option for Canadians.

In a world that has endless possibilities, Simmlands Insurance Services Ltd. has worked to develop a suite of unique products that will cater to your clients. In partnership with certain underwriters at Lloyds of London and their local service provider we have a base of expertise unmatched by any other companies in Canada.

The core types of products that we can offer terms are:

Core Products:

- Professional Legal Expense Insurance
- Commercial Legal Expense Insurance

Coverage Features:

Toll-Free Legal Advice - Unlimited access to a telephone advisory lawyer

Professional Legal Expense Insurance:

Can include (will be customized based on the regulated profession):

- ✓ Representation at college investigations/complaint hearings
- ✓ Fitness to practice
- ✓ Attendance at Inquests
- ✓ Defence of criminal charges

Commercial Legal Expense Insurance:

Can include:

- ✓ Contractual Disputes
- ✓ Employment Disputes
- ✓ Criminal Prosecution
- ✓ Property Disputes
- ✓ Personal Injury

Target Risks:

- ✓ Regulated Healthcare Professions
- ✓ Regulated Professions (e.g. Engineers)
- ✓ Small/Medium sized Canadian Businesses
- ✓ Principals & Supervisory Officers of Schools
- ✓ Religious Institutions
- ✓ Air Crew
- ✓ Any other identified LEI risks

The coverage provided is on a claims-made basis which means that the policy will only respond to claims made and/or reported to insurers during the period of insurance.