



Legal Expense Insurance

Protect your home, belongings and your legal rights with SGI CANADA

Legal Expense insurance coverage is now standard on all SGI CANADA Prestige, Home Pak, Mobile Home Pak, Tenant Pak, Condominium Unit Owner’s Pak and Agro Pak* policies.

When faced with unexpected legal issues, this coverage will pay your legal costs to pursue or defend your legal rights.

And justice for all?

The average rate for an experienced lawyer in Canada: \$379 per hour.

Potential court costs for a two-day civil trial: \$37,000 and up.

In the last five years, 55% of Canadians who accessed the legal system were not represented by a lawyer and 63% did not even meet with a lawyer to discuss a legal issue because they thought it would be too expensive. Many Canadians are too wealthy to qualify for legal aid, but not wealthy enough to afford a lawyer.

Legal Expense insurance is your access to justice.

* **Note:** With Agro Pak coverage, legal protection and advice is provided for your home and personal property only (excludes farm property and farming exposures).

Legal advice when you need it

Receive UNLIMITED access to our free telephone legal advice helpline. You can speak with a lawyer to receive general legal advice for any legal questions you have, whether or not it is included in your coverage.

Legal Advice Helpline 1-855-953-1430

This coverage empowers you when you are faced with unexpected legal issues by paying your legal costs to pursue or defend your legal rights for:

- contract disputes
- property protection
- employment disputes
- bodily injury
- tax protection
- employee legal defence
- automobile contract disputes

SGI CANADA Legal Expense Insurance Coverage Comparison

	Prestige	Home Pak	Mobile Home Pak	Tenant Pak	Condo Pak
Limit per claim	\$100,000	\$50,000	\$50,000	\$50,000	\$50,000
Telephone Legal Helpline	▪	▪	▪	▪	▪
Contract disputes	▪	▪	▪	▪	▪
Property protection	▪	▪	▪	▪	▪
Employment disputes	▪	▪	▪		
Bodily injury	▪	▪	▪		
Tax protection	▪	▪	▪		
Employee legal defence	▪	▪	▪		
Automobile contract disputes	▪				



► Why Legal Expense insurance?

- Free, unlimited access to a Legal Advice Helpline to discuss any personal legal matter (including divorce, employment or contract advice)
- Coverage for costs related to pursuing or defending a claim, including:
 - lawyer's fees
 - disbursements such as medical reports, expert witnesses and court costs
 - adverse costs in the event the judge finds in the other party's favour

For more information about this product, please contact your broker.

To obtain legal advice, please call:

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