



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

Being right is one thing. Accessing your rights is another.

## 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.

## 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:

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

## 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:

**Legal Advice Helpline 1-855-953-1430**

