

LEGAL SERVICES, FAMILY & BUSINESS LEGAL EXPENSE INSURANCE

ACCESS TO SPECIALIZED LEGAL ADVICE AND MORE

What is the Legal Services Package?

The Legal Services Package provides affordable access to legal protection services, including advice and legal document review.

Members will gain access to the following legal assistance:

Unlimited Telephone Legal Advice

Unlimited access to a confidential 24/7 bilingual helpline to speak with a lawyer about any business related or personal legal issue. Your legal questions do not have to be related to your professional practice or insurance policies.

Online Legal Document Centre

Take advantage of an online library of 150+ customizable templates and up-to-date business and personal legal documents that have been drafted by lawyers. Draft and publish official legal documents with the most recent legislative and regulatory requirements.

Contract and Legal Document Review

Reduce costly legal expenses by sending through your contracts and simple legal documents of up to 8 pages for review by a lawyer.

Annual Cost: \$30

Legal Services Package	
Telephone Legal Assistance	Unlimited
Online Legal Document Library	Unlimited
Contract and Legal Document Review	Unlimited (up to 8 pages per document)

NOTE: Cost includes broker fee and is subject to the applicable HST: NB, NL, NS, and PEI 15%; ON 13%; AB, BC, MB, NWT, NU, QC, SK, YK 5%

NEW! Family and Business Legal Expense Insurance

Accessing the legal system is time consuming and expensive. A Legal Expense Insurance policy has the same benefits of the Legal Services Package, combined with insurance solutions that empower you to defend or pursue your rights in court.

Compare and contrast the Family and Business Legal Expense products on the following page.



How to Apply

Please contact BMS to purchase the Legal Services Package, Family Legal Expense Insurance, or Business Legal Expense Insurance.

BMS Canada Risk Services Ltd. (BMS)

825 Exhibition Way, Suite 209
Ottawa, ON K1S 5J3

Toll Free: 1-855-318-6558
Email: info.canada@bmsgroup.com

More information

This brochure is a summary and is for information purposes only. Please contact BMS with any questions and for more information. All premiums noted are subject to applicable provincial tax: Ontario 8%, Quebec 9%, Manitoba 7% and Newfoundland 15%, Saskatchewan 6%, other provinces are not subject to tax.

Family Legal Expense Insurance

Most people think they are unlikely to become involved in a legal dispute, but issues with a neighbour or retailer, or even identity theft, are all very common problems. Taking legal action to resolve these kinds of issues can be expensive and complicated. Family Legal Expense insurance provides professional legal and financial support for you and the family members living in your home.

Business Legal Expense Insurance

Your business faces many challenges daily, and from time to time unforeseen problems can emerge. From keeping up with the latest legislation to resolving problems with suppliers or receiving an unexpected visit from the taxman, legal problems can arise suddenly and become expensive and time consuming to deal with. Business Legal Expense insurance provides professional legal and financial support for you, your business, and your employees.

	Family Legal Expense	Business Legal Expense
Coverage for legal costs (including appeals) for:	<ul style="list-style-type: none"> disputes over the purchase of goods or services or private sale of goods a property dispute, including trespass or nuisance a claim for injury or death against the person or organisation responsible an investigation into your personal tax affairs defending a prosecution that arises from a road traffic or work-related offence identity theft 	<ul style="list-style-type: none"> statutory license appeals a dispute about your business's compliance with tax legislations and business tax audits a property dispute, including trespass or nuisance a breach of contract dispute with an employee a claim to recover your property taken by an employee or ex-employee defending a prosecution that arises from a privacy violation, road traffic or work-related offence defending a criminal investigation or proceeding
Legal Services Package	<ul style="list-style-type: none"> ✓ unlimited bilingual legal advice ✓ online document library including: <ul style="list-style-type: none"> wills consumer dispute letters landlord notices and more 	<ul style="list-style-type: none"> ✓ unlimited bilingual legal advice ✓ online document library including: <ul style="list-style-type: none"> employment contracts leases and settlement agreements Health & Safety statements and more
\$25,000 limit	Annual cost: \$80	
\$50,000 limit	Annual cost: \$90	Based on revenue (contact BMS)