

# LEGAL HELPLINE WITH HR ASSIST

Your Trisura Guarantee Insurance Company policy includes unlimited access to complimentary legal information and to a unique feature called HR Assist.

HR Assist, available in English and French, provides our specialty insurance policyholders with access to certified human resources (HR) specialists who help with effectively managing any HR issues.

If you have any legal or HR questions that require the assistance of a lawyer, here's how the Trisura Legal Helpline can help you:

- Call the helpline at **1-866-945-5207**.
- Have your policy number ready to confirm that you are a Trisura policyholder.
- They are available 8 a.m. to midnight (local time), seven days per week.
- In emergency situations, a lawyer will be made available regardless of the time of day.
- You can speak directly to a legal representative or schedule the most convenient time for a lawyer to call you back.

Our lawyers are knowledgeable, professional and courteous. We encourage you to call whenever you have a legal concern to help minimize the risk of more complicated future problems.

In addition to the Legal Helpline with HR Assist, the following services are also available to you:

<b>Legal Document Review</b>	<p>Up to 12 times per policy period, you can submit a legal document that is up to 8 single-sided pages in length to be reviewed and commented on by a lawyer.</p> <p>Key Conditions:</p> <ul style="list-style-type: none"><li>• Based on legal best practices, the <b>entire</b> legal document must be submitted for review. A compilation of clauses or excerpts will not be reviewed.</li><li>• Documents which the insured has drafted or are part of an ongoing litigation or procedure will not be reviewed.</li></ul>
<b>Simple Legal Letter Drafting</b>	<p>Up to 12 times per policy period, you can request a simple legal letter be drafted on your behalf by a lawyer. Simple documents include demand letters, complaint letters, travel consent letters for a child, resignation letters, or warning letters to employees.</p> <p>Key Conditions:</p> <ul style="list-style-type: none"><li>• Complex legal documents such as wills, power of attorney documents, contracts, employment termination letters, loan agreements, documents related to the lease of a property, or partnership agreements and others will not be drafted.</li><li>• This service cannot be used to draft letters if the issue is part of an ongoing litigation or procedure.</li></ul>
<b>Legal Document Centre</b>	<p>You have unlimited access to an online library of legal document templates, which you can customize for your own legal situation and use.</p> <p>Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more!</p> <p>Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.</p> <p>Key Conditions:</p> <ul style="list-style-type: none"><li>• The insured will need to create an account within the ARAG Legal Document Centre first, using the Customer Code found on the Policy Declaration Page.</li></ul> <p>To access the Legal Document Centre, the insured must visit <a href="https://documentcentre.arag.ca">documentcentre.arag.ca</a> and create an account using the Customer Code provided.</p>

Here are some examples to better illustrate the importance of obtaining legal and HR assistance in your time of need.

### AN ACCIDENTAL INJURY AT THE WORKPLACE

A non-profit charity that helps build and repair residential homes for low-income families had an unfortunate incident. The homeowner accidentally struck the volunteer's ladder with their car, and the volunteer is now severely injured. The charity wants to know if they face potential liability issues and if they can take any legal action against the homeowner, on behalf of the volunteer.

### A VOLUNTEER'S PURPORTED TORMENT

A non-profit humanitarian organization for youth poverty uses volunteers to supplement their regular employee workforce. Staff members have alleged a particular volunteer keeps harassing the children and teens who visit the organization's communal space. The operations manager does not know what steps can be taken to dismiss the volunteer without exposing the organization to possible charges of slander.

### AN OVERDUE PAYMENT

Jeff started his digital consultancy business fresh out of school and recently had a customer become 60 days overdue on payment for services rendered.

Jeff called the Legal Helpline, and the Helpline Lawyer advised that a step he should take is to send a Demand Letter. Jeff then accessed the Legal Letter Drafting service to obtain assistance drafting a proper letter. A formal and legal sounding letter threatening potential small claims court action if payment was not made was drafted by a lawyer and sent to the customer. The customer then decided to pay what they owed.

### LEGAL DOCUMENT REVIEW

Denise recently started her new event planning business and for the first time in her career, she was presented with an NDA agreement by a prospective client. Denise felt a bit anxious when she received the request and wanted to ensure she was not signing something that may impact future business opportunities.

Denise called the Legal Helpline to access the Legal Document Review and was able to get some expert opinions. The review lawyer advised the NDA was standard and aligned with common legal best practices. The biggest potential issue with an NDA is that it could be disproportionate to the end goal. For example, it lasts too long, covers too much information and the penalties are too harsh. It could frustrate the ability to have the negotiations that the parties want because one party is trying to put NDA obligations onto the other that are far more restrictive than what is necessary.

### CATERING BUSINESS MISHAP

A local hotel contracts catering for a business conference to a new firm. On the day of the conference, the caterer does not show, and there is no breakfast nor lunch for the conference. The hotel owner has to step in and order food from an expensive restaurant. The caterer refuses to accept responsibility. The hotel owner wants to know what course of action they can take to not only recoup costs, but also repair the hotel's reputation.

### A BARTENDER'S DEMAND

The owner of a bar and lounge was sent a demand letter by the legal counsel of one of her bartenders. The employee claimed constructive dismissal, alleging that the owner refused to schedule shifts for her and did not give appropriate notice of shift changes. The lounge owner had records of assigning shifts accordingly and giving advance notice, but he does not know how to respond to the demand letter.

### EMPLOYMENT LETTER UPDATE

Jever recently bought a small business from his best friend and wanted to hire additional staff. He found an employment letter that the company previously used. At first, he was happy to use the existing letter as it would save him time and help avoid reinventing the wheel. However, he recognized it was a good idea to have the letter reviewed to ensure it was up to date.

Jever called the Legal Helpline to access the Legal Document Review and was able to get some expert opinions. The review lawyer advised the employment letter was standard and aligned with common legal best practices. The lawyer also advised that the clause restricting the employee's ability to work at competitors if they were let go was no longer legal in the province.