### Whatever the situation, our service can help

Lawyers with the **Legal Guard for Professionals** hotline are able to answer any and every question of a legal nature related to your business activities. Here are some examples of professionals who have benefited from their sound advice:

- An accountant is often offered gifts by clients who are satisfied with his services. Does accepting them place him in a conflict of interest?
- A translator has yet to be paid for a job delivered and billed several weeks ago. Her client doesn't return her calls. What should she do to obtain the money that she's owed?
- After writing an article published in his association's newsletter, a chiropractor receives a formal notice from a colleague accusing him of defaming her character. How can he defend himself?
- A landlord breaks the commercial lease of a tenant, a certified appraiser. The appraiser, who has had offices in this building on a busy street for several years, will lose the business generated by this traffic. What are the tenant's rights in this situation?

### **About Intact Insurance**

Intact Insurance is Canada's largest home, auto and business insurance company protecting over 4 million customers. Our coast-to-coast presence, along with our strong relationship with insurance brokers, means we can provide the outstanding service, comfort and continuity you deserve.

### Our name is our promise

At Intact Insurance we are here to protect the things you care about. Our strength is our ability to get you back on track when an unforeseen event occurs. And you have our word that we will do it in a fair, respectful and easy manner.

Intact Insurance Company

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# Skilled professionals at your service

003-M-222.0e (01-13)



### Legal Guard for Professionals



AUTO • HOME • BUSINESS



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## A legal assistance hotline for professionals

As a professional in private practice serving a diverse clientele – in accounting, finance, real estate or health care, to name just a few examples – you are subject to various laws and regulations governing your profession. Unfortunately, having so many requirements to meet and clients to satisfy can sometimes lead to legal disputes.

Giving formal notice to a former client, getting another client to pay an overdue account, identifying a potential conflict of interest: these are but a few examples of situations in which it is in your best interest to know the options available to you. And though consulting a lawyer could help you make the right decision, the cost of doing so may strike you as exorbitant.

The solution? Legal Guard<sup>®</sup> for Professionals!

### A valuable service at no additional charge

A telephone-based assistance service that lets you speak with a lawyer who can answer all your businessrelated questions of a legal nature – that's what Legal Guard for Professionals offers you.

When considering or facing legal action, sound knowledge of your rights is key to making the right decisions. Consulting our legal assistance service could save you much effort and needless expenditures. It could even help you avoid going to court.

### Consult a lawyer when you need one

Legal Guard for Professionals connects you with reliable legal advice at all times. A simple phone call, and a lawyer is available as often as necessary to:

- answer questions related to your business and to the insured professional services;
- inform you about your rights and obligations in relation to the services offered by your company or by you as a professional; and
- explain what legal action you should take, if any.

### Get accurate, relevant answers fast

Legal Guard for Professionals truly adds value to your professional liability insurance. You can obtain the specific information you need, either when you call or within a turnaround time you agree on with the lawyer.

- Unlimited access to a lawyer
- Toll-free: 1-866-LEGAL-09 (1-866-534-2509)
- Available 8 a.m midnight, 7 days/week



### Skilled professionals at your service

Intact Insurance puts a team of experienced specialists at your service. The Legal Guard for Professionals hotline is staffed by lawyers who are members of their professional order. They will analyze the issue you have called about and provide relevant basic information and expert advice.

WITH LEGAL GUARD FOR PROFESSIONALS, YOU CAN PRACTISE WITH COMPLETE CONFIDENCE: YOU WILL ALWAYS HAVE A LAWYER AVAILABLE TO ANSWER YOUR QUESTIONS.

Certain conditions, limitations and exclusions apply to these offers. This document is provided for information purposes only. Your insurance policy contract takes precedence at all times. Please consult your policy for a complete description of coverage and exclusions. For more information, contact your broker today.