

LEGAL EXPENSE INSURANCE QUICK REFERENCE GUIDE

Peace Hills Legal Expense Insurance coverage is designed to respond to a variety of potential legal issues. As a Homeowner or Condo and Tenant policyholder including Farm Plus, you are financially protected in the following legal situations:

Element of Coverage	Coverage Summary
Contract Disputes (Homeowner, Condo/Tenant)	Pursue or defend your legal rights in a dispute relating to an agreement for: <ul style="list-style-type: none"> • Buying or selling goods • Obtaining services
Property Protection (Homeowner, Condo/Tenant)	Pursue your legal rights when someone else causes: <ul style="list-style-type: none"> • More than \$750 in physical damage • A trespass on your property • A legal nuisance <p>(Note: This coverage is only available on the Homeowners policy)</p>
Employment Disputes (Homeowner)	Pursue or defend your legal rights in a dispute relating to: <ul style="list-style-type: none"> • A contract of employment or future employment
Employee Legal Defence (Homeowner)	Defend your legal rights in relation to: <ul style="list-style-type: none"> • Being prosecuted for an alleged criminal offence arising from your work as an employee
Bodily Injury (Homeowner)	Pursue your legal rights following: <ul style="list-style-type: none"> • A specific or sudden accident which causes death, illness or bodily injury
Tax Protection (Homeowner)	Your legal costs are covered in respect to a: <ul style="list-style-type: none"> • Tax audit or tax appeal relating to your personal tax affairs
Unlimited General Legal Advice (Homeowner, Condo/Tenant)	Unlimited access to general legal advice in relation to a legal issue, even if it is not covered by the policy. Call the Legal Advice Helpline at 1-866-568-1204 .

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Limits of Indemnity

Homeowner Condo/Tenant	\$50,000 limit per claim
Homeowner Condo/Tenant	\$250,000 limit in aggregate per policy period
Homeowner	\$10,000 sub-limit for Tax Protection

Deductibles

Homeowner	\$500 deductible for Tax Protection
Homeowner	\$500 deductible for Property Protection claim in relation to legal nuisance or trespass claims
Condo/Tenant	\$500 deductible for Property Protection in relation to trespass claims



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Unlimited General Legal Advice

Legal Expense Insurance offers unlimited access to lawyers who provide general legal advice and information to help you determine your rights, as well as options relating to your legal issue. The Legal Advice Helpline is open from 8:00 am to 12:00 am (local time), 7 days a week. During those hours, your call will be answered and advice from a lawyer will be provided, regardless if it's covered under your policy. Plus, a legal representative is available 24/7 if it's an emergency situation.

Please note only general legal advice is provided, which means the advice lawyer will not review legal documents or conduct case-specific research. The lawyer will provide an overview of applicable laws and outline potential next steps, but they will not provide a legal opinion as to what specific course of action you should take.

Just like having a lawyer on retainer, advice is only a phone call away.

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