

K&E

ASSIST

YOUR POLICY NOW INCLUDES FREE LEGAL & HR ADVICE

- ★ Available 24/7
- ★ Convenient, timely and confidential telephone assistance
- ★ Unlimited calls to experienced lawyers and HR consultants
- ★ Services are free to our commercial policyholders
- ★ Discounted lawyers fees for most services

ADVICE

is available on matters such as ...

LEGAL

- ▶ Business
- ▶ Civil Litigation
- ▶ Criminal
- ▶ Employment
- ▶ Family
- ▶ Immigration
- ▶ Landlord/
Tenant
- ▶ Real Estate
- ▶ Tax
- ▶ Wills & Estates

IDENTITY THEFT

- ▶ Preventative Tips
- ▶ Advice Until Identity is Restored

HUMAN RESOURCES

- ▶ Contracts
- ▶ Employee Issues/Rights
- ▶ Other Legal/Labour Issues
- ▶ Privacy Law Inquiries
- ▶ Trademarks



TO ACCESS THIS FREE SERVICE SIMPLY CALL

1 (866) 424-4137



K&E ASSIST FREQUENTLY ASKED QUESTIONS

WHO IS ELIGIBLE TO USE THE PLAN?

Current policy holders, their spouses and any dependents under the age of 25 and living at home.

HOW DO I ACCESS THE PLAN?

At your convenience, call the toll-free number **1-866-424-4137**. The customer assistance representative will ask you for:

- ▶ Your name;
- ▶ Your policy number;
- ▶ The city wherein the legal matter is taking place;
- ▶ The telephone number where you can be reached;
- ▶ The times that a lawyer can reach you;
- ▶ Whether or not a message can be left should you not be available; and
- ▶ The type of law wherein assistance is sought

The information obtained by the customer service representative will enable a lawyer to call you back during the time that you have requested to discuss the matter.

WHAT SERVICES CAN I ACCESS?

There are two services that you can access:

1. **Summary telephonic legal advice:** Telephonic advice is provided at no charge. Please note that summary legal advice is general advice preliminary to retaining a lawyer and does not extend to specific technical details. This service is not a substitution for retaining a lawyer.
2. **Lawyer referral:** Should you only require a referral to a lawyer and no legal advice, the customer service representative will provide you with a lawyer referral. If you require legal advice and a lawyer referral; an advice lawyer will be able to give you a referral at the end of your session.

When receiving a referral, you will be given the name, telephone number and address of a lawyer in your area. It is your responsibility to contact the lawyer. Please note that most referral lawyers provide a free initial 30 minute consultation. A discount of 25% on the fees charged by the lawyer is available for most types of law (excluding Real Estate), so long as the lawyer's account is paid within 30 days of receipt.

IS THE SERVICE CONFIDENTIAL?

Yes. All discussions with an advice or referral lawyer are protected by a solicitor-client privilege. This privilege belongs to you and cannot be breached by the lawyer without your written consent.

Any information taken from you by the customer service representative is necessary and strictly confidential. Confidentiality is legislated by various privacy statutes that are fully complied with by our provider Sykes Assistance Services. There can be no disclosure of information provided by you, other than that necessary to perform the services you have requested, without your written consent unless otherwise directed in rare situations by statute.

WHAT ARE THE HOURS OF OPERATION?

Your Legal Assistance Plan operates 24/7 and callbacks from the advice lawyers are available from 8am until midnight. Do not hesitate to request a callback after hours, on weekends or on holidays.