



INCLUDED WITH YOUR POLICY FROM  
 **KENT & ESSEX**  
MUTUAL INSURANCE

PROVIDING CONVENIENT, TIMELY  
**CONFIDENTIAL FREE SERVICES**  
AND REFERRALS TO EXPERIENCED  
**LAWYERS AT DISCOUNTED RATES**  
FOR COMMERCIAL POLICY HOLDERS\*

**UNLIMITED**  
**TELEPHONE ACCESS**

**24/7**

**365 DAYS A YEAR!**

**TO ACCESS THIS FREE SERVICE SIMPLY CALL**

**1.866.424.4137**

\* Includes current policy holders, spouses and dependents under 25 and living at home. Your employees also have access to Legal Advice and Small Claims Coaching if your business is less than 50 employees.

## LEGAL AND HR ADVICE

AVAILABLE REGARDING

### 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
- Privacy Law Inquiries
- Trademarks
- Other Legal Labour Issues

### SMALL CLAIMS COACHING

- Small Claims Court Lawsuits
- The Process of Small Claims Court Procedure

**AND MORE...**



## 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.** In addition, **employees of small businesses<sup>1</sup>** are granted access to Legal Advice and Small Claims Coaching.

### 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 at;
- 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?

**Summary Telephonic Legal 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.

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 which is 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 call-backs from the advice lawyers are available from 8am until midnight. Do not hesitate to request a call-back after hours, on weekends or on holidays.



<sup>1</sup> A small business is defined as less than 50 employees.