APPROVED
CASUALTY & SURETY

Condo Corporation Legal Solutions

Legal Risks. Well Managed.

Managing a condominium or co-op involves making decisions that can lead to unexpected legal disputes—often costly, time-consuming, and stressful. Approved Casualty & Surety's **Condo Corporation Legal Solutions** gives your board the tools and coverage it needs to face legal challenges with confidence.

Can Your Board Afford a Legal Dispute?

Legal matters can drain your building's budget. This policy provides **both insurance and unlimited access to legal advice**, helping your board manage risks before they escalate.

Policy Benefits

Unlimited 24/7 Legal Helpline

- Direct access to qualified lawyers any time, for any legal matter—covered or not.
- Guidance to help resolve issues early and avoid unnecessary legal costs.

Comprehensive Legal Expense Coverage

- Limit of Liability: $200,000 per claim
- Annual Aggregate Limit: $1,000,000
- Excess: $500 each claim
  (no deductible for legal advice)
- Covers legal representation, court fees, expert witness costs, and adverse costs if ordered by a judge.

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Coverage Includes

- Legal Advice Service (24/7)
- Civil Defence
- Criminal Defence
- Personal Injury
- Property Disputes
- Defence of Disputes with Owners
- Debt Recovery
- Contract Disputes

Examples In Action

Property Protection

After water damage from a blocked drain, the board paid a $5,000 deductible. When the unit owner refused reimbursement, our legal team issued a demand letter to recover the amount.

Contract Disputes

A landscaping contractor failed to meet service standards and sued for cancellation penalties. We defended the board and successfully challenged the claim.

Legal Defence

A board member faced theft allegations following a safety inspection. We assigned a lawyer to defend them, resolving the matter without financial strain.

Owner Disputes

A resident sued over a bylaw noise complaint. We provided legal defence and negotiated a settlement that protected the board's position.

Bodily Injury

A board member was injured on an unsafe sidewalk while attending an off-site meeting. We pursued legal action against the city for damages.

Why This Matters for Your Board

- Controls legal costs and protects reserve funds
- Provides expert legal guidance before issues escalate
- Ensures your board can focus on managing and protecting the property

approvedcasualty.com
1-877-495-8777
1275 North Service Road, Suite 605
Oakville, Ontario
L6M 2W2