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Legal Defence Insurance Policy for Great North Wildlife Affiliates (GNWA)

Prepared for:

Butler Byers Insurance



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Legal Defence Insurance Policy for SWF



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REQUIRED LEGAL DISCLAIMER

Please include the following disclaimer on the bottom of every webpage:

*Coverage is subject to the terms, conditions, and exclusions of the policy. For full details of coverage, please read the full Legal Defence insurance policy wording. Deductibles may apply. Butler Byers is underwritten and claims managed by DAS Legal Protection Insurance Company Limited.



Legal Defence Insurance Policy Overview

SWF is proud to announce the new Legal Defence Insurance policy, which is now available to any GNWA member with a valid firearms licence.

As a member of the Saskatchewan Wildlife Federation (SWF), you now have the peace of mind to protect your traditions of fishing and hunting.

A Legal Defence Insurance policy is an insurance product that offers firearm owners financial coverage of unexpected legal costs and protects them in the case of a legal event, such as a charge for mishandling a crossbow or a cancellation of your firearms licence.

A Legal Defence Insurance policy:

- Protects you from costly legal expenses
- Empowers you to defend or pursue your legal rights
- Provides you with unlimited access to general legal advice at any time

Give yourself the power to take action by having access to legal resources at any time. The Legal Advice Helpline, which is included in the Legal Defence Policy, is here to help with any legal issue from 8am to midnight, 7 days a week. In an emergency situation, calls will always be answered and an advice lawyer will be made available 24/7.

A Legal Defence Insurance policy offers you peace of mind and allows you to focus on what matters most: conserving our fish and wildlife resources and protecting your rights.

For more information and to purchase, please visit www.swf.sk.ca.

Legal Defence Coverage Summary

A Legal Defence Insurance policy is designed to respond to a variety of legal issues that are commonly faced by firearm owners. The policy helps protect your rights as a hunter or fisher by covering your legal costs in the following legal situations:

Firearm Offences	Defend your legal rights in relation to your being prosecuted for an offence: - arising out of the use, storage, display, transportation, or handling of a firearm or crossbow. - under certain sections of the Criminal Code of Canada.
Firearm Licencing	Legal representation in appealing a decision in relation to the suspension, revocation, cancellation, or refusal to renew your firearms licence.
Unlimited Legal Advice	Unlimited access to general legal advice in relation to a legal issue, even if it is not covered by the policy. It is available to you from 8 AM to 12 AM (local time), 7 days a week. Your call will always be answered and, in an emergency situation, a legal representative will be made available 24/7.

For more information and to purchase, please visit www.swf.sk.ca.

Claims Examples

How will a Legal Defence Policy protect and empower firearm owners?

Firearm Offences:

- Following a noise complaint from a neighbour, the police visit Laura's home and discover a firearm out of its safe. As a result, Laura is charged with unsafe storage of a firearm.
- After witnessing a stranger breaking into his garage, Tom discharges his rifle into the air in an attempt to get the trespasser to flee. As a result, Tom is charged with careless use of a firearm.

Firearm Licencing:

- Following a hunting incident, Denise is notified that her firearms licence is being suspended.
- The firearm certification of Ben, a firearms training instructor, is suspended after a review by the Royal Canadian Mounted Police. Ben disagrees with the decision and wishes to appeal.

Legal Advice Helpline:

As a firearms owner, here are some questions that you may have:

- "I was just pulled over for a routine police check. Can the police search my home if they discover my hunting rifle in my trunk?"
- "What are the current laws and restrictions on the transportation and storage of ammunition?"
- "I am a licenced gun owner. What laws apply if I want to take my guns out of province?"

Unlimited Legal Advice on Personal Issues:

Members can also receive unlimited advice on any personal issue. Here are some examples of questions that you may ask:

- "I am having problems with a colleague at work. What are my legal rights?"
- "I am managing my late father's estate. Can a lawyer provide guidance to me in relation to my role and responsibilities regarding his assets?"
- "May I have some legal advice regarding a contract?"



How to Make a Claim

Legal issues can be expensive, complex, and stressful. With a Legal Defence Insurance policy, making a claim is easy.

Step 1: Have your policy number ready

If you have a legal issue or question, call the Legal Advice Helpline right away. An intake agent will ask for your policy number and will schedule the most convenient times for an advice lawyer to call you back.

Step 2: Talk to an advice lawyer

An advice lawyer will speak with you, provide general legal advice, and recommend next steps for your situation. Advice is always given, even if your issue is not covered by the policy.

Step 3: Determination of claim

The advice lawyer will forward the matter to our Claims Department if it appears that your issue may be covered by the policy.

Step 4: A coverage decision is made

A Claims Adjuster will examine your legal issue and determine whether or not your issue is covered. If legal representation is required to resolve your issue, the Claims Adjuster will forward your file to one of our panel lawyers who specialized in the area of law relevant to your case.

Step 5: A legal representative is assigned

Your Claims Adjuster will work with you and your legal representative to ensure your claim moves forward in an efficient manner.

Please note:

A Legal Defence Insurance policy offers unlimited access to lawyers who provide general legal advice and information to help determine your legal rights, as well as options relating to your legal issue. However, the lawyer cannot provide or review case-specific research or documents, nor can the lawyer provide an opinion as to what course of action you should take. The lawyer will give you an overview of the applicable laws and outline potential next steps, with respect to the legal matter presented.

Customer Testimonials

"The professionalism of DAS and the high value and need for legal insurance help average, ordinary people access much needed, affordable help to deal with a complex and stressful part of life and society today: our justice system."
- Darren
"I would highly recommend DAS to everyone I know. I have used the service a few times already, and they have helped me out a great deal. They were very quick in responding to my call and very knowledgeable. Thank you."
– Anita
"Accessibility and affordability were the best parts of my experience." – Grace
"The lawyer answered my questions and gave advice. I was quite impressed that, shortly after our conversation ended, the lawyer called me again because she had an additional thought to add. She could have just left it, but the fact that she made the effort in a follow-up call was very good."
- Kevin
"The quality of the lawyer assigned to our question was outstanding."
- Wendy