



## Application for Legal Insure Cost Protection™

Page 1

### NOTICE & INSTRUCTIONS AND KEY CONTACT INFORMATION

#### NOTICE & INSTRUCTIONS

By completing this application you are applying for Omega General Insurance Company (“Omega”) legal expense insurance through its managing general agent Legal Insurance Services Canada Inc. (“LISC”). Please check your information carefully and notify your broker of any errors, changes in the future, or if you have any questions. If a legal expense insurance policy (“Policy”) is issued, this application will be attached to and form part of the Policy. It is necessary that all questions be answered in detail and that all material facts or facts likely to influence the Underwriter’s acceptance or assessment of this application be disclosed. Failing to answer or incorrectly answering any question could invalidate any Policy underwritten for this risk. You acknowledge that the details in this application are in summary form and, if approved, your coverage will be governed by your issued Policy.

**Completion of this form does not bind the requested legal expense insurance coverage.**

#### APPLICANT LAW FIRM – KEY CONTACT INFORMATION

Law Firm Name\*

#### Principal Lawyer Contact Information

First Name\*

Last Name\*

Principal Lawyer Email\*

Phone\*

A confirmation email will be sent to this email.





## Application for Legal Insure Cost Protection™

Page 2

### LEGAL INSURE COST PROTECTION™ – POLICY SELECTION

Which type of legal expense insurance policy are you applying for?\*

- Legal Insure Cost Protection™ – Firm Protect™** – flexible, low-cost protection for your firm's entire file inventory (or a subset)
- Legal Insure Cost Protection™ – File Protect™** – flexible protection for an individual legal claim





## Application for Legal Insure Cost Protection™

Page 3

### LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ – APPLICANT LAW FIRM/LAWYER INFORMATION

On selecting Firm Protect™ policy on page 2:

#### APPLICANT LAW FIRM – LAW FIRM INFORMATION

Address*	<input type="text"/>	Suite/Unit	<input type="text"/>
City*	<input type="text"/>	Province*	<input type="text" value="Please select..."/>
Postal Code*	<input type="text"/> <small>Format: M5H2L3</small>		
Phone*	<input type="text"/>	Website	<input type="text"/>
Year Established*	<input type="text" value="Please select..."/>		
Number of Lawyers*	<input type="radio"/> 1-10 <input type="radio"/> 11-20 <input type="radio"/> 21-30 <input type="radio"/> Over 30		

#### KEY PARTNER AND LAWYER DETAILS FOR LEGAL INSURE COST PROTECTION FIRM/LAWYER PROTECT APPLICATION

In the section below, please enter the details of each lawyer in the practice:

##### KEY PARTNER AND LAWYER DETAILS

First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Year of Call*	<input type="text" value="Please select..."/>	Province(s) Called*	<input type="text" value="Please select..."/>

[Add another lawyer](#)



### APPLICANT LAW FIRM – SANCTIONS

In the past five (5) years, has any lawyer in the Applicant Law Firm been sanctioned by any Law Society for professional misconduct?\*

- No
- Yes

IF YES,  
LAWYER(S) SANCTIONED:

First Name\*

Last Name\*

Sanction Year\*

Sanction\*

Law Society\*

Disposition\*

[Add another lawyer](#)

### APPLICANT LAW FIRM – PRACTICE OVERVIEW

Please identify the provinces and territories where the Applicant Law Firm and its lawyers practice.\*

- AB
- BC
- MB
- NB
- NL
- NS
- NU
- NWT
- ON
- PEI

Does the Applicant Law Firm operate as a contingency fee agreement practice?\*

- Yes
- No

If the answer above is "No", please provide details\*

Law Firm's Primary Practice Areas\*

- Personal Injury
- Medical Malpractice
- Corporate/Commercial
- Employment & Labour
- Wills, Estates & Trusts
- Family
- Healthcare
- Class Actions/Mass Tort
- Franchise
- Immigration
- Real Estate
- Securities
- Tax
- Aboriginal
- Other



Percentage of Practice\*      Current File Inventory post issuance of SOC or NOCC\*      Approximate number of settlements/verdicts per year\*

Between 0-100      Estimated number of current active files      Estimated number of files settled every year

Practice Area 1		
Practice Area 2		

[Mention details for each practice area](#)





## Application for Legal Insure Cost Protection™

Page 4

### PREVIOUS LEGAL EXPENSE INSURANCE EXPERIENCE

Do you currently have any other legal expense insurance (or similar) agreement(s) in force?\*

- Yes
- No

**IF YES,  
PREVIOUS LEGAL EXPENSE INSURANCE PROVIDER**

Provider Name(s)\*  Coverage Amount

Will you be cancelling any existing legal expense insurance (or similar) agreement(s) if approved for this coverage?

- Yes
- No

In the past five (5) years, has any Legal Expense Insurance Policy granted to any lawyer in the Applicant Law Firm been canceled, declined, refused renewal or provided restricted coverage by an Insurer?\*

- Yes
- No

**IF YES,  
DETAILS OF PREVIOUS CANCELLATION, DECLINE OR RESTRICTED COVERAGE**

Insurance Provider\*  Cancellation Year\*

Reason\*

In the past five (5) years, has any Legal Expense Insurance Policy applied for the specific claim(s) been declined, canceled, refused renewal or provided restricted coverage by an Insurer?\*

- Yes
- No

**IF YES,  
DETAILS OF PREVIOUS CANCELLATION, DECLINE OR RESTRICTED COVERAGE**

Insurance Provider\*  Cancellation Year\*

Reason\*





## Application for Legal Insure Cost Protection™

Page 5

### LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ – DETAILS & COVERAGE SELECTIONS

ONTARIO

#### LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ – LEGAL EXPENSE INSURANCE COVERAGE AND LIMITS

- Flexible policy limits are available up to an aggregate file limit of \$300,000 for claims arising from personal injury and other claims with approval.
- **Standard Limit Coverage:** covers each file listed in your inventory for the Standard Limit specified in the Schedule to the Policy.
- **Standard Limit Premiums:** are charged at 1.5% to 2.0% of the Standard Limit per file depending on the program coverage purchased; payable upon the successful outcome of the claimant's claim(s),
- **Supplemental Limit Coverage:** is a one-time coverage amount selected by you, not to exceed the Standard Limit, to cover a file as set out in your inventory and appended to the Schedule to the Policy. Coverage may be added automatically to any file if requested by you, in writing, prior to the occurrence or the commencement of the file's Pre-Trial Event. If requested after a file's Pre-Trial Event has occurred or commenced, the request is subject to underwriter's approval.
- **Supplemental Limit Premium:** is determined by the file's litigation stage on the date your request for Supplemental Limit coverage is received by us as per the grid below:
- **Supplemental PLUS Coverage:** Where the combined amount of the Standard Limit and Supplemental Limit is less than the aggregate file limit of \$300,000, you may make an application to us for an increase in the coverage level not to exceed the aggregate file limit, which request is subject to review.
- **Summary Judgment Coverage:** Available by endorsement to the Policy for Platinum Coverage Law Firms for losses incurred on summary judgment motions where coverage for 50% of Defendant's Costs and 50% of Own Disbursements combined up to 50% of the total coverage in place.
- **Premium Waiver Coverage OR Discontinued and Abandoned Claims Coverage:** Available by endorsement to Platinum Coverage Law Firms only. Premium Waiver Coverage: If the total amount of your client's settlement or trial award is \$20,000 all-inclusive or less, the applicable premium shall be zero **OR** Discontinued and Abandoned Claims Coverage: covers up to 50% of Defendant's Costs and 50% of Own Disbursements combined up to 50% of the total coverage in place at the time a file is discontinued or abandoned.
- **First Pay Coverage:** available by endorsement only to cover Defendant's Costs without offset for damages awarded in the litigation up to the total coverage available.
- **Allocation of Claim Funds:** The allocation of claim funds is entirely at your discretion, but if you wish to have the Policy specify a priority of payment between Defendant's Costs and Own Disbursements please advise LISC accordingly.

**Platinum Coverage:** Standard Limit Coverage Per File is greater than or equal to \$100,000 (Max. \$150,000)

- **Supplemental Limit Coverage Per File:** Up to Standard Limit Amount





- **Supplemental PLUS Coverage:** On request, where Standard Limit + Supplemental Limit do not exceed \$300,000
- **Summary Judgment Coverage:** Covers 50% of Defendant's Costs and 50% of Own Disbursements combined up to 50% of the total coverage
- **Premium Waiver Coverage OR Discontinued and Abandoned Claims Coverage:** Premium waived, if at conclusion of the litigation the final disposition is under \$20,000 all inclusive, up to a maximum of 5.0% of a law firm's inventory, **OR** 50% of Defendant's Costs and 50% of Own Disbursements combined up to 50% of the total coverage in place at the time a file is discontinued or abandoned.
- **First Pay Coverage Premium:** Premium and availability subject to firm review

**Gold Coverage:** Standard Limit (SL) Coverage Per File is between \$50,000 and under \$100,000

- **Supplemental Limit Coverage Per File:** Up to Standard Limit Amount
- **Supplemental PLUS Coverage:** On request, where Standard Limit + Supplemental Limit do not exceed \$300,000
- **Summary Judgment Coverage:** N/A
- **Premium Waiver Coverage OR Discontinued and Abandoned Claims Coverage:** N/A
- **First Pay Coverage Premium:** Premium and availability subject to firm review

**Silver Coverage:** Standard Limit (SL) Coverage Per File is under \$50,000

- **Supplemental Limit Coverage Per File:** Up to Standard Limit Amount
- **Supplemental PLUS Coverage:** On request, where Standard Limit + Supplemental Limit do not exceed \$300,000
- **Summary Judgment Coverage:** N/A
- **Premium Waiver Coverage OR Discontinued and Abandoned Claims Coverage:** N/A
- **First Pay Coverage Premium:** Premium and availability subject to firm review







**LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ – COVERAGE SELECTIONS:**

Desired Coverage Program\*

- Platinum     Gold     Silver

Requested Standard Limit Coverage Amount (Silver)\*

Do you want to protect your Employment & Labour files?\*

- Yes     No

Do you want to protect your medical malpractice files?\*

- Yes     No

Do you wish to have a reduced Standard Limit for certain claim categories?\*

- Yes     No

Claim Types for Reduced Standard Limit\*

- First Party Benefits
- Long-Term/Short-Term Disability
- Occupier's Liability (e.g. Slip & Falls, etc.)
- Dog Bites
- Other

How much would you like your reduced Standard Limit to be for the claim category(ies) selected above?\*

Do you wish to exclude coverage for Accident Benefit files under the License Appeal Tribunal (LAT)?\*

- Yes     No

The LAT is a no costs regime for Ontario Accident Benefit claims (except in very limited circumstances). As a result, you may wish to exclude all AB files that fall within the LAT dispute resolution process. If you elect to exclude AB files at LAT from coverage this will include your own disbursements which may otherwise be available under the program. Unless otherwise excluded in this Application, all AB files at FSCO or in Superior Court will fall within the program and continue to be protected and a premium may be owed. Judicial Review applications arising from LAT proceedings are considered appeals and are not covered in the Policy.

Estimated Number of Post-Pre-Trial Files in Your File Inventory\*

Number of Trials Commenced or Conducted in the last three (3) years\*





Of the above, how many were lost where client was ordered to pay adverse costs? \*

Other Requests or Considerations





## Application for Legal Insure Cost Protection™

Page 6

### PRIVACY & CONFIDENTIALITY, FULL DISCLOSURE AND APPLICATION SUBMISSION

#### NOTICE – PRIVACY AND CONFIDENTIALITY

"Personal Information" as defined in the Personal Information Protection and Electronic Documents Act, S.C. 2000, C.5 ("PIPEDA"), is collected, used, and retained by LISC pursuant to PIPEDA, to evaluate and consider your eligibility for legal expense insurance and for the purposes of sharing with LISC's affiliated partners, which are listed at [legalinsurecanada.ca/partners/](http://legalinsurecanada.ca/partners/), where you or your clients have products with LISC's affiliated partners. The Personal Information is strictly private and confidential and will not be disclosed without your express written consent or where required by law to do so.

LISC is committed to protecting Personal Information and using or disclosing it only for the purposes for which it is collected. When you apply for insurance, consumer and previous insurance reports containing law firm, credit, factual, investigative or previous claim and loss information about your law firm may be sought in connection with these matters. By submitting your application, you, on behalf of your law firm, consent to LISC collecting, using or disclosing Personal Information collected in connection with this application, as described above. If you wish to withdraw your consent you must notify LISC immediately in writing.

For more information about how LISC uses and protects your personal information, please refer to LISC's privacy statement at [www.legalinsurecanada.ca](http://www.legalinsurecanada.ca). You may request to review and make corrections to the personal information in LISC's file by writing to: Legal Insurance Services Canada Inc., Attention: Privacy Officer, 202 – 488 Wellington Street West, Toronto, ON M5V 1E9; or call 1-833-283-7399.

#### LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ APPLICATION SUBMISSION

Click "Submit" to REVIEW and submit the application. You will be able to view/print your entire submission and make any changes before you officially submit. Once, submitted, you will receive an email to confirm your application and formalize its submission.

Thank you for completing your LISC Firm Protect Application. We sincerely appreciate your time.

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**SUBMIT**





## Application for Legal Insure Cost Protection™

Page 3

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – APPLICANT LAW FIRM INFORMATION

*On selecting File Protect™ policy on page 2:*

Did you know...

#### Legal Insure Cost Protection™ Firm Protect™

**COVERAGE FOR FILE INVENTORIES. THE EASIEST AND MOST COST EFFECTIVE WAY TO ENSURE ALL OF YOUR CLIENTS ARE PROTECTED.**

Bespoke legal expense insurance solutions for file inventories in one policy. Featuring fully flexible terms, exclusive features and the most favourable pricing for LISC Legal Expense Insurance.

#### HOW IT WORKS

- Lawyer/Law Firm decides the appropriate "base" coverage amount: from \$15,000 to \$300,000 per file.
- Lawyer/Law Firm decides when the coverage is triggered: from retainer, pleadings or later.
- Additional coverage above the base coverage amount is automatically available for specific files any time before pre-trial (or regional equivalent), and thereafter subject to file review.
- Coverage is retroactive for active files upon sign up and new files are automatically covered from the chosen trigger point.

#### EASY ADMINISTRATION

- One Firm Protect™ policy covers all files.
- No direct contracts/signatures with plaintiff clients.
- No interim reporting obligations.

We encourage you to consider Legal Insure Cost Protection™ Firm Protect™ to provide firm wide protection. To select Legal Insure Cost Protection™ Firm Protect™, simply change your selection above.

To continue with a Legal Insure Cost Protection™ File Protect™ application, proceed to the Next Page 4.





## Application for Legal Insure Cost Protection™

Page 4

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – APPLICANT LAW FIRM INFORMATION

#### APPLICANT LAW FIRM – LAW FIRM INFORMATION

Address*	<input type="text"/>	Suite/Unit	<input type="text"/>
City*	<input type="text"/>	Province*	<input type="text" value="Please select..."/>
Postal Code*	<input type="text"/>		
Format: M5H2L3			
Phone*	<input type="text"/>	Website	<input type="text"/>
Year Established*	<input type="text" value="Please select..."/>		

Number of Lawyers\*

1-10     11-20     21-30     Over 30

Please identify the provinces and territories where the Applicant Law Firm and its lawyers practice.\*

AB     BC     MB     NB     NL     NS     NU     NWT     ON     PEI

#### INFORMATION OF LAWYER APPLYING FOR LEGAL INSURE COST PROTECTION™ FILE PROTECT™

##### KEY PARTNER AND LAWYER DETAILS

First Name*	<input type="text"/>	Last Name*	<input type="text"/>
Year of Call*	<input type="text"/>	Province(s) Called*	<input type="text" value="Please select..."/>

What percentage of the Applicant Lawyer's overall practice is dedicated to plaintiff personal injury?\*

Between 0 - 100

In the past five (5) years, has any lawyer in the Applicant Law Firm been sanctioned by any Law Society for professional misconduct?\*

- No  
 Yes



**IF YES,  
LAWYER SANCTION:**

Sanction Year\*

Sanction\*

Law Society\*

Disposition\*



## Application for Legal Insure Cost Protection™

Page 5

### PREVIOUS LEGAL EXPENSE INSURANCE EXPERIENCE

Do you currently have any other legal expense insurance (or similar) agreement(s) in force?\*

- Yes
- No

**IF YES,  
PREVIOUS LEGAL EXPENSE INSURANCE PROVIDER**

Provider Name(s)\*  Coverage Amount

Will you be cancelling any existing legal expense insurance (or similar) agreement(s) if approved for this coverage?\*

- Yes
- No

In the past five (5) years, has any Legal Expense Insurance Policy granted to any lawyer in the Applicant Law Firm been canceled, declined, refused renewal or provided restricted coverage by an Insurer?\*

- Yes
- No

**IF YES,  
DETAILS OF PREVIOUS CANCELLATION, DECLINE OR RESTRICTED COVERAGE**

Insurance Provider\*  Cancellation Year\*

Reason\*

In the past five (5) years, has any Legal Expense Insurance Policy applied for the specific claim(s) been declined, canceled, refused renewal or provided restricted coverage by an Insurer?\*

- Yes
- No

**IF YES,  
DETAILS OF PREVIOUS CANCELLATION, DECLINE OR RESTRICTED COVERAGE**

Insurance Provider\*  Cancellation Year\*

Reason\*





## Application for Legal Insure Cost Protection™

Page 6

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – DETAILS & COVERAGE SELECTIONS

#### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – LEGAL EXPENSE INSURANCE COVERAGE AND LIMITS

- Choice of **MVA Pre-Discovery**, **MVA Post Discovery** or **Other Insurance Coverage Request**.
- Flexible policy limits are available up to an aggregate file limit of \$300,000 for claims arising from personal injury and other claims with approval.
- Automatic coverage limit up to \$150,000 available for MVA Files if purchased BEFORE the Pre-Discovery Stage.
- Both **MVA Post Discovery** and **Other Insurance Coverage Requests** will have the Premium and the coverage amount subject to underwriting review. The Premiums listed in the grid below are indicative only.
- **Medical Malpractice claims cannot be covered on an individual file basis.** Please consider LISC Firm Protect in order to arrange coverage for your entire personal injury practice, including Medical Malpractice claims.
- Premiums are payable upon the successful outcome of a file.

#### COVERAGE OPTIONS

##### MVA Pre-Discovery Coverage

- **Standard Limit Coverage Per File:** Up to \$150,000 automatic approval
- **Premium as % of Standard Limit Coverage**
  - 3% if purchased BEFORE discovery and conclusion of litigation occurs BEFORE trial.
  - 4% if purchased BEFORE discovery and conclusion of litigation occurs AFTER trial starts.

##### MVA Post Discovery Coverage

- **Standard Limit Coverage Per File:** All coverage amount requests are subject to underwriting review and may not exceed the aggregate file limit of \$300,000
- **Premium as % of Standard Limit Coverage:** Premium is subject to underwriting review.

##### Other Insurance Coverage Requests

- **Standard Limit Coverage Per File:** All coverage amount requests are subject to underwriting review and may not exceed the aggregate file limit of \$300,000
- **Premium as % of Standard Limit Coverage:** Premium is subject to underwriting review.







## Application for Legal Insure Cost Protection™

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – COVERAGE SELECTIONS:

Note: You can apply for multiple File Protect™ policies by clicking the "Click here to seek protection for another individual file" link at the bottom of this page. You DO NOT have to submit a whole new application for each separate file.

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – FILE(S) DETAILS

#### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – COVERAGE SELECTION

Coverage Type\*

- MVA Pre-Discovery
- MVA Post-Discovery
- Other Claim Type Coverage Request

Requested Coverage Amount

\$25,000-\$300,000 CAD for MVA Post-discovery and other claim type coverage request

### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ – CLAIM DETAILS

#### LEGAL ACTION

Law Firm Matter Number

Is the file governed by a contingency fee agreement between the Law Firm and the Client(s)?\*

- Yes
- No

Type of Claim

- MVA Tort and First Party Benefits
- MVA Tort Only
- MVA First Party Benefits Only

**PLEASE NOTE: MEDICAL MALPRACTICE CLAIMS CANNOT BE PROTECTED ON AN INDIVIDUAL FILE BASIS. PLEASE CONSIDER LEGAL INSURE COST PROTECTION™ FIRM PROTECT™ POLICY TO OBTAIN COVERAGE FOR ALL YOUR PERSONAL INJURY FILES, INCLUDING MEDICAL MALPRACTICE CLAIMS.**

Date of Loss\*



Province Where Incident Occurred\*

Statement of Claim Issued?\*

- Yes
- No

If Yes,  
Date Statement of Claim Issued\*

Status of Action (indicate which have been completed/closed)\*

- Pleadings
- Discoveries
- Mediation
- Pre-Trial

Following on the above, which is the date of the next upcoming event?\*

**PLAINTIFF INFORMATION**

First Name\*

Last Name\*

Date of Birth\*

Address\*

Suite/Apartment Number

City\*

Province\*

Postal Code\*

Format: M5H2L3

Phone

Plaintiff Email\*

Is the Plaintiff represented by a Litigation Guardian?\*

- Yes
- No

**IF YES,  
LITIGATION GUARDIAN DETAILS**

First Name\*

Last Name\*

Date of Birth\*

Address\*

Suite/Apartment Number

City\*

Province\*

Postal Code\*

Format: M5H2L3

Phone

Plaintiff Email\*

[Add another plaintiff](#)



## Application for Legal Insure Cost Protection™

Page 7

### PRIVACY & CONFIDENTIALITY, FULL DISCLOSURE AND APPLICATION SUBMISSION

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LISC is committed to protecting Personal Information and using or disclosing it only for the purposes for which it is collected. When you apply for insurance, consumer and previous insurance reports containing law firm, credit, factual, investigative or previous claim and loss information about your law firm may be sought in connection with these matters. By submitting your application, you, on behalf of your law firm, consent to LISC collecting, using or disclosing Personal Information collected in connection with this application, as described above. If you wish to withdraw your consent you must notify LISC immediately in writing.

For more information about how LISC uses and protects your personal information, please refer to LISC's privacy statement at [www.legalinsurecanada.ca](http://www.legalinsurecanada.ca). You may request to review and make corrections to the personal information in LISC's file by writing to: Legal Insurance Services Canada Inc., Attention: Privacy Officer, 202 – 488 Wellington Street West, Toronto, ON M5V 1E9; or call 1-833-283-7399.

#### LEGAL INSURE COST PROTECTION™ FILE PROTECT™ APPLICATION SUBMISSION

Click "Submit" to REVIEW and submit the application. You will be able to view/print your entire submission and make any changes before you officially submit. Once, submitted, you will receive an email to confirm your application and formalize its submission.

Thank you for completing your Legal Insure Cost Protection™ File Protect™ Application. We sincerely appreciate your time.

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**SUBMIT**

