

COVERAGE FOR REIMBURSEMENT OF LEGAL EXPENSES RELATING TO CRIMINAL LIABILITY ARISING FROM A WORK ACCIDENT

THE NEED

- In Quebec, work accidents are covered by a no-fault compensation system; the CNESST is the organization that manages workers' compensation.
- HOWEVER, prosecution under the Criminal Code is possible.
- As a result, a company, its directors, officers, and employees may be subject to criminal prosecution.
- Penalties range from fines against the offending organization to imprisonment for the individual (officer or director) found guilty of criminal negligence.
- Fines are not covered by standard insurance policies.

THE PRODUCT

- The insurer agrees to reimburse the insured for all legal expenses incurred in connection with any criminal proceedings resulting from work accident.
- Insured legal expenses include the insured's disbursements and legal fees, including expert witness fees.
- Criminal defence costs are covered by the offered product.

CLAIMS

If you have any questions about the admissibility of a claim, or if you wish to report a claim and have a file opened, please call 1-866-264-8871 before speaking to a lawyer, with policy no. 7070010 on hand.

ABOUT BFL CANADA

Founded in 1987 by Barry F. Lorenzetti, **BFL CANADA** is one of the largest employee-owned and operated risk management, insurance brokerage, and employee benefits consulting services firms in Canada. Through **BFL CANADA**, you are associated with highly skilled professionals who take into account your concerns and your particular reality to ensure that they offer you a specialized, customized and local service.

CONTACT US

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