

Personal Insurance/ Home Insurance/ All about identity theft

The Right legal fees insurance / Identity Theft Coverage



I Have The Right legal fees insurance

There are all kinds of reasons for consulting a lawyer: problems with the warranty following a purchase, the death of a loved one, conflicts at work, quarrels with a

neighbour...Lawyers' fees are high. But imagine being able to consult a lawyer or a notary for as little as \$35 per year! That's what we are offering!

I Have The Right gives you access to a lawyer for matters such as consumers' rights, bodily or property damage, income security, property and residential issues, workers' rights, inheritance law, and protective supervision cases. For \$35 per year, you are covered for up to \$5 000 per occurrence, for up to three occurrences per year.

Furthermore, I Have The Right is free if you combine the purchase of your auto and home insurance for 2 years (Liaison 2).

Does it really need to be said again? Everything done through I Have The Right is confidential and does not affect your insurance premium.

Something More Without Any Additional Cost: Identity Theft Coverage

Simply put, identity theft is having one's identity stolen, which is becoming easier for fraud artists to do. Someone uses a cell phone to record you while you use the ATM. You get a call asking that you confirm your social insurance number. A certain quantity of your personal data is readily obtainable. Put it all together and it's quite easy for someone to go about spending at your expense.

Because these horror stories can come true, L'UNION CANADIENNE has incorporated identity theft coverage into its legal insurance program. This is what the I Have The Right program covers in the event of identity theft:

Up to \$1 000 for legal fees to restore your identity (12 hours at \$85 an hour).

\$200 per day for salary replacement (maximum of \$1 000) if your employer doesn't pay you.

Of course, should there be any disputes resulting from the theft of your identity, the amounts normally associated with I Have The Right will be available (up to \$5 000).

Moreover, there is no applicable deductible and using this service will not have any effect on your insurance premium.

To learn more about I Have The Right legal insurance and identity theft coverage, contact your broker.