

Housing Services Corporation

Directors and Officers Liability

February 2023

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Agenda

- Introduction
- Your coverage
- Legal assistance hotline
- Claim reporting

Coverage Overview

Directors and Officers liability

- Stakeholders claim financial misrepresentation
- Negligent oversight
- Discrimination

Employment Practices liability

- Wrongful termination
- Sexual harassment
- Failure to hire / promote



Directors and Officers Checklist

- ☒ Timely and appropriate disclosure
- ☒ Regular review of policies and procedures
- ☒ Regular review of insurance program
- ☒ Regular evaluation of accountabilities / mandates



Employment Practices Checklist

- ☒ Up-to-date employment handbook
- ☒ Consult HR department or employment counsel prior to terminations
- ☒ Document any HR matters
- ☒ Conduct HR training for management employees



When should I call the legal hotline?

- I need resources to help solve a dispute
- I need help with HR matters
- I need emotional support counseling

Hotline calls are NOT relayed to Travelers – information is confidential.

When should I report a claim?

- I received a demand letter
- I received a complaint from the Human Rights Tribunal
- I got served with a lawsuit
- I became aware of circumstances that could give rise to a claim
- * consult your D&O policy for the full “definition of claim”

Hotline number: 1-877-473-9797

Legal Assistance Hotline

Report claim to Broker/Insurer



Claim Reporting Checklist

- ☒ “as soon as practicable”
- ☒ Circumstances can also be reported, does not have to be a claim yet
- ☒ Ensure regular communication amongst organization to funnel potential claim situations up to appropriate individual

Claim reporting email:

Toronto.claims@marshcanadaclaims.com

Cc: insurance@hscorp.ca



Thank you



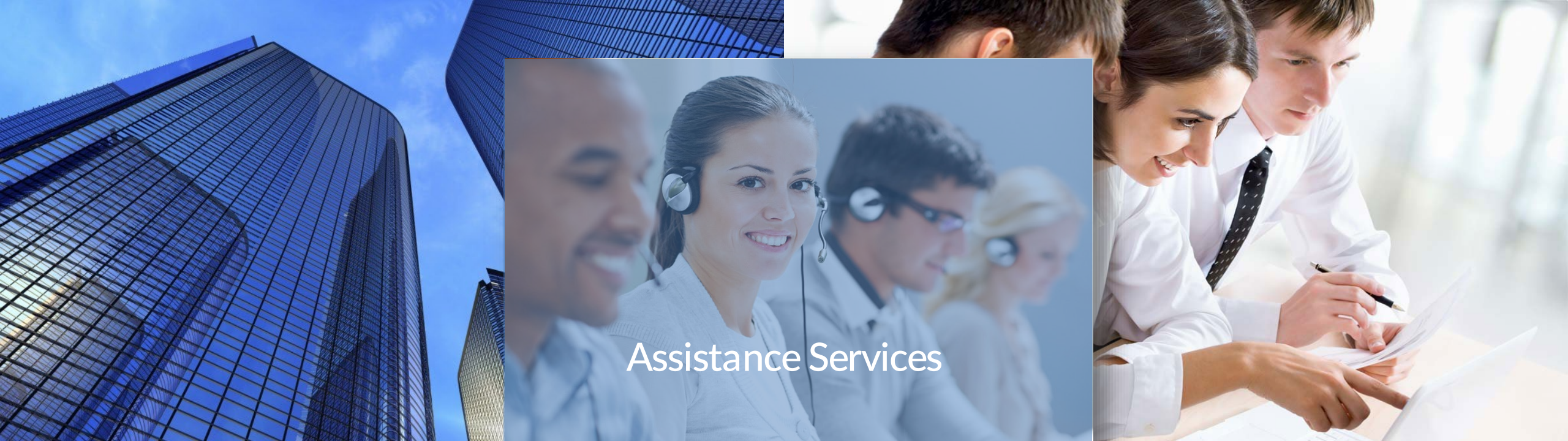
Assistance at your fingertips

February 2023



About us

- Founded over 30 years ago, Assistenza International offers personalized and empathic experience to our callers.
- We understand your legal & HR needs.
- Our in-house lawyers and HR professionals can offer assistance and guidance to help avoid a situation from escalating.
- Our services are available in French, English or in any other language when necessary.



Assistance Services



**Business Legal
Assistance**



**Designated HR
Professionals**



**Emotional Support
Counseling**

Business Legal Assistance



Telephonic Legal Assistance made readily available. Our in-house attorneys provide you with the legal information you require.



More than 25 in-house attorneys, all members in good standing of at least one Bar Association in Canada, enabling them to address questions from all provinces.



Our services are offered in-house:

- To closely monitor and control intake and the provision of services.
- To assist you (no billable hours)
- Reassure you by explaining the legal process, what your rights are and guiding you to various government or law society approved legal resources, if available.
- Continuity of service with the same lawyer
- 86.2% internal resolution rate.
- Strictly confidential

Areas of law

Most Common Area of Law

Civil law (Liability, Litigation & Procedure)

Labour Law (employment)

Commercial Law (Contract & IP)

Lease (commercial or residential)

Municipal Law

TYPES OF CALLS

- ✓ I have court date soon. Can you explain the process and procedure?
- ✓ Commercial lease. My commercial tenant is not paying the rent. What are my options?
- ✓ Residential Lease. Two residential tenants are complaining about each other. What are my obligation as a landlord?
- ✓ Employment. We would like to fire an employee. What is the best way to go about it?
- ✓ Employment. An employee is claiming they are being discriminated against. We have proposed accommodation. What other options are available.

Designated HR Professionals

- Our Designated HR professionals will help you find the information you need to help grow your businesses.
- HR professionals offering information on posting, hiring, investigations, absences/leaves, worker's compensation, safety, discrimination, wage and hour, immigration, union issues, benefits, temporary employees, etc...
- Strictly confidential;

TYPES OF CALLS

- ✓ What information should be included in an employee handbook?
- ✓ How is employee vacation decided?
- ✓ Is it important to keep track of all employee warnings?
- ✓ Should we have a policy in place for ... ?
- ✓ How can we manage remote work taking into consideration privacy?
- ✓ Can I force employees to come back to the office?

ANY QUESTIONS?