

*In so many cases, we don't need to use insurance until the most challenging times in our lives. You don't want to think about the worst that could occur, or why you might need Legal Expense insurance. But you need to think about it. It can protect you and your family from financial hardship.*

*We believe good insurance is an act of care ... here's why.*

# "My hours have been cut in half. How will I pay the bills?"

**Derrick's unexpected schedule change made it hard to stay at his job - but he couldn't afford to leave.**



Derrick was supporting his family while working shift work. It had been a tough four years, but he was doing what he had to do. The day they posted his upcoming schedule, he thought there had been a mistake because his hours had been cut in half. He spoke to his boss but there wasn't an error. He wouldn't be getting any more hours, and yet his employer wasn't willing to give him a severance package to leave. Thankfully, Derrick had Legal Expense insurance as part of his Home Pak.

After calling the Legal Advice Helpline, a lawyer contacted his employer and advised them that unless a suitable severance package was offered, they would commence proceedings for a wrongful dismissal. Derrick's boss relented and he was given a big enough severance to carry him through until he found another position.

**SGI CANADA's Legal Expense insurance - giving you access to justice.**