

*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.*

# "Building negligence at my condo is going to cost me."

**Marie's windshield took a hit because of poor garage maintenance and the condo didn't want to pay.**



In the bitter cold, Marie was thankful for her condo's underground heated parkade. With six months of winter every year, it was usually a blessing.

One day on her way to work though, she got a nasty surprise as she was driving out like she did every morning. At the last minute, she spotted a piece of metal hanging from the garage door and couldn't avoid it. There was now a huge crack in her windshield.

It was a mess. The windshield needed to be replaced, so she contacted the property manager – and got an unexpected response. He said other drivers saw the metal in time and avoided it, so the building was not liable for the damage.

Marie had Legal Expense insurance as part of her SGI CANADA Condominium Owner's Pak, and she called the free Legal Advice Helpline. They appointed a lawyer who sent a demand letter to the property manager on her behalf, advising him of the building's responsibility.

Within a week, Marie had a new windshield and a cheque in hand to cover the full amount.

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