

ACCESS TO JUSTICE


Student Legal Protection

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Presented by Azim Wazeer & Del Pereira

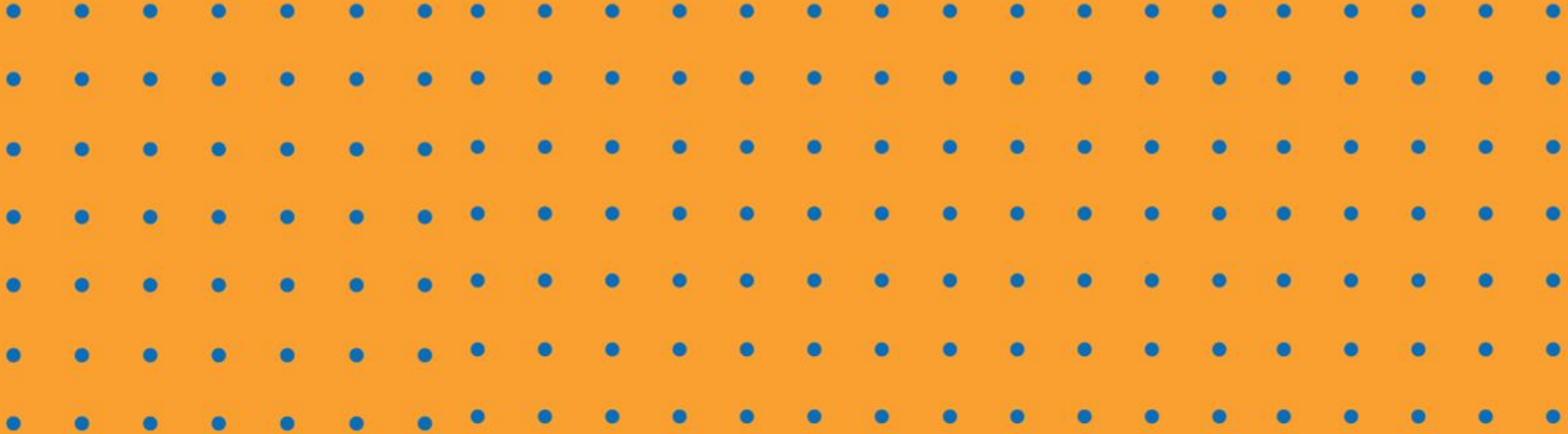


AGENDA

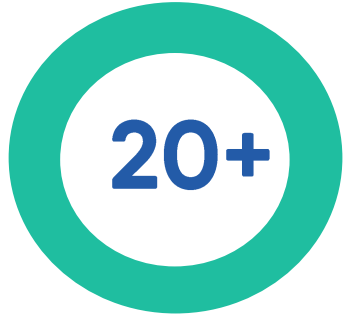
- ❖ Introduction
 - ❖ Overview
 - ❖ Student Legal Protection
 - ❖ Next Steps
 - ❖ Questions | Discussion
- 

INTRODUCTION

01



Studentcare: Quick Facts



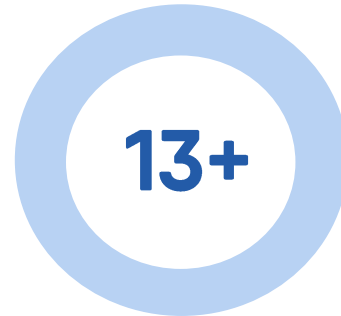
Years Experience

Founded in 1996, we are the **leading provider** of student insurance & protection services in Canada.



Partner Institutions

We are well respected amongst your peers. We partner with **60 institutions** & **85 associations** across Canada.



Years of UW Partnership

We have built the best health & dental plan program in Canada for Waterloo members.



Leading the way & still growing

We represent 800,000 students. We continued to be a trusted partner. Over **100,000** new members joined Studentcare in 2016 alone.

What we do for you.



Studentcare is engaged by the FEDS, Studentcare works for the FEDS, and Studentcare is accountable to the FEDS.

Quick History on the Legal Service

**Developed the
Legal service in
2014-2015**

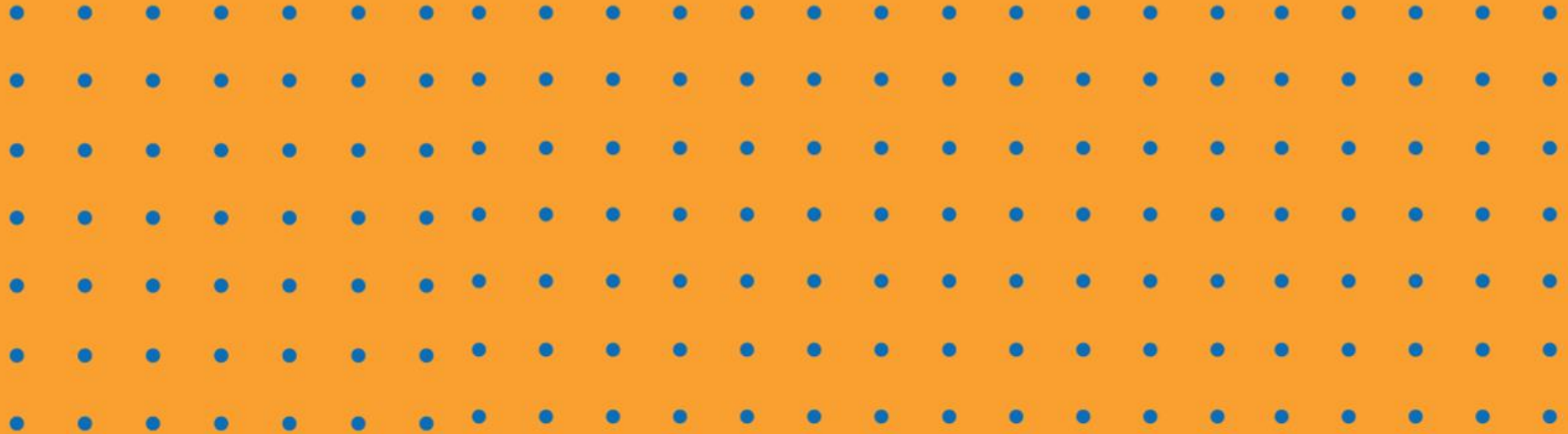
**Presented to
Executive, Board, and
Council in 2016**

**Full Survey Completed
by the FEDS in 2017 for
student consultation**

**Over 100K
Students currently
enrolled in the
new service**

FEDS SURVEY RESULTS & STUDENT LEGAL PROTECTION

01



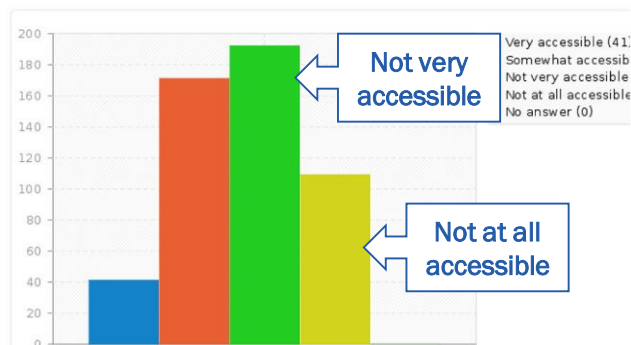
TODAY'S STUDENT LANDSCAPE & NEED

“Students have little to no access to legal services/advice- an average trial can cost \$56,000+”

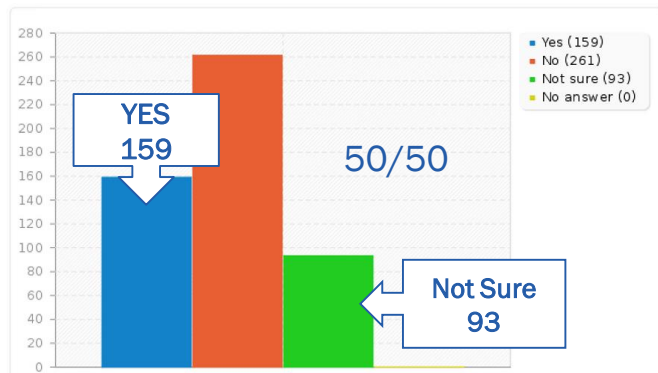
“Campus legal clinics are often left overburdened and under resourced”

“Students are left with little to none in terms of legal protection”

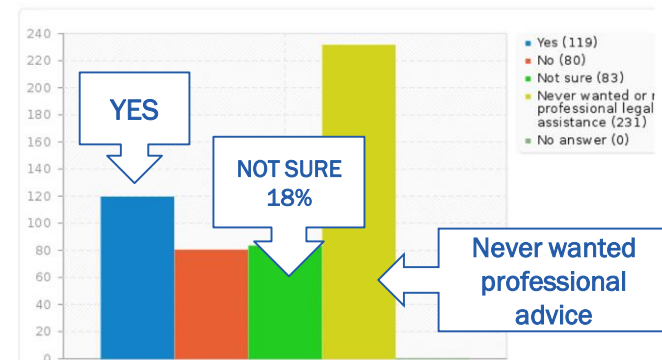
How would you rate your current level of financial access to lawyers and legal services?



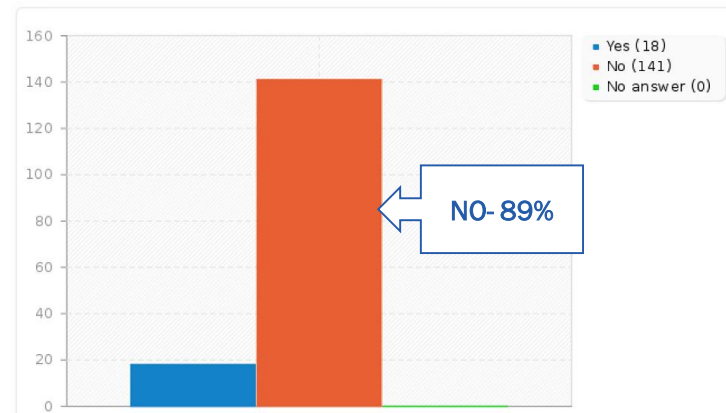
Have you ever had an experience at work, at your place of residence or at your university, where you felt you were unjustly treated, legally speaking?



Have financial barriers ever stopped you from seeking professional legal assistance when you wanted or needed it?



Did you have access to a lawyer or legal service when this experience occurred?



LEGAL SERVICES HOTLINE

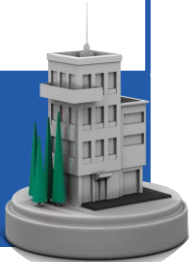


Legal advice regarding any
area of the law with real lawyers

WHAT IS COVERED?

- **Rent Issues**
- **Lease Issues**
- **Safety**

**Housing &
Tenant Rights**



- **Contract Issues**
- **Harassment**
- **Wrongful Termination**

**Employment
Rights**



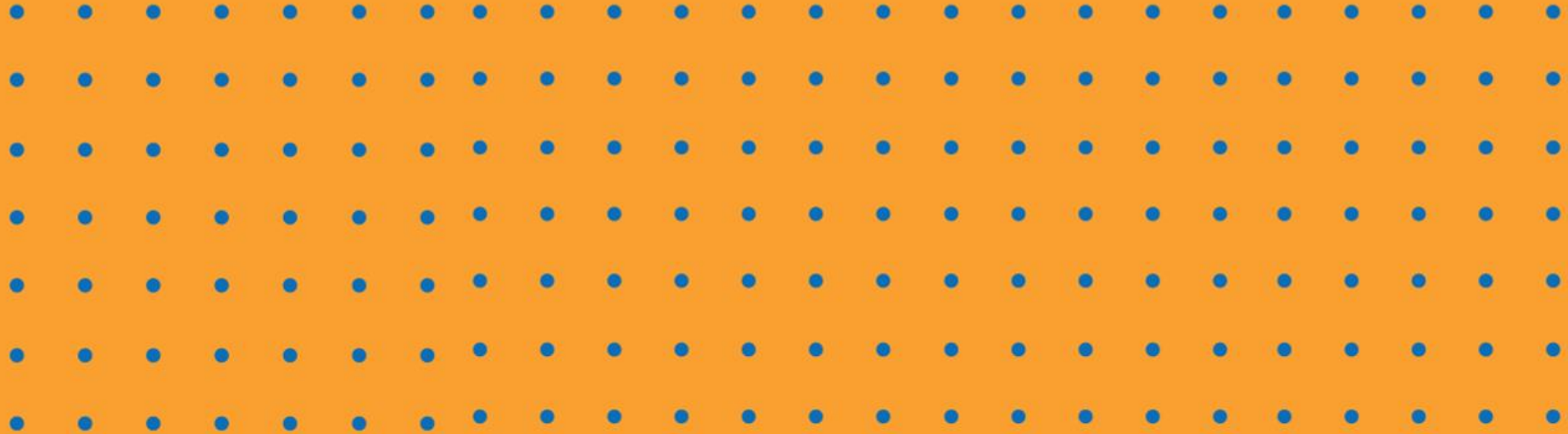
- **Appeals**
- **Suspension**

**Academic
Rights**



WHAT WE'VE CHANGED

02



WHAT IS INCLUDED?

Covered Legal Costs Include:

- Lawyer's (legal) fees
- Disbursement
- Expert's fees
- Adverse costs awarded by a court to opponents
- Student's net salary and wages for missed work necessary to attend court proceedings

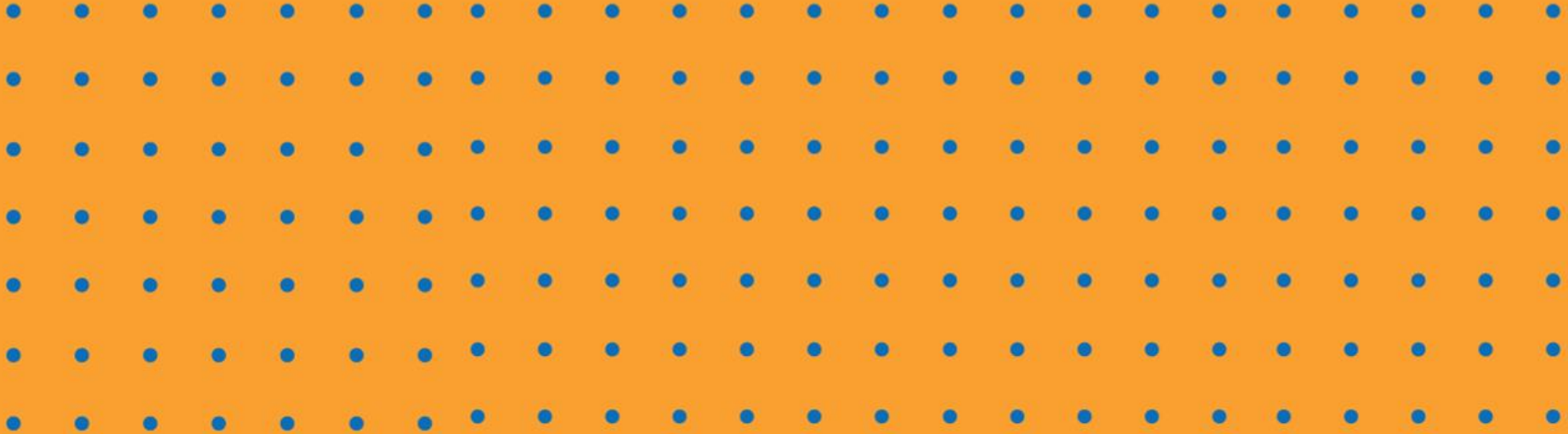
~~UP TO \$500,000
PER POLICY YEAR~~

NO LIMIT
~~UP TO \$100,000
PER CLAIM~~

ON DEMAND HOTLINE
AVAILABLE: 9AM – 5PM
WITH UNLIMITED
ACCESS

VALUE, MAKING IT ACCESSIBLE

03



HOW DO WE THINK ABOUT USAGE?

HEALTH

DENTAL

VISION

**(Non-Pooled
Benefits)**

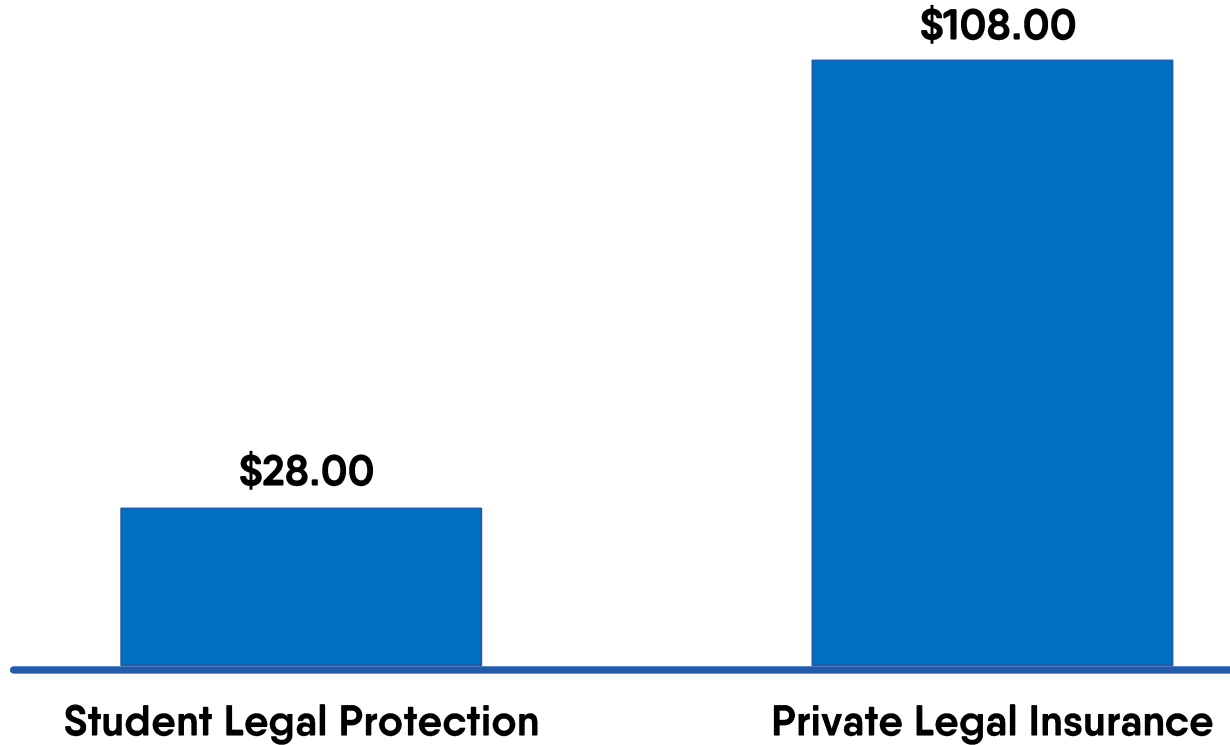
ACCIDENT



TRAVEL

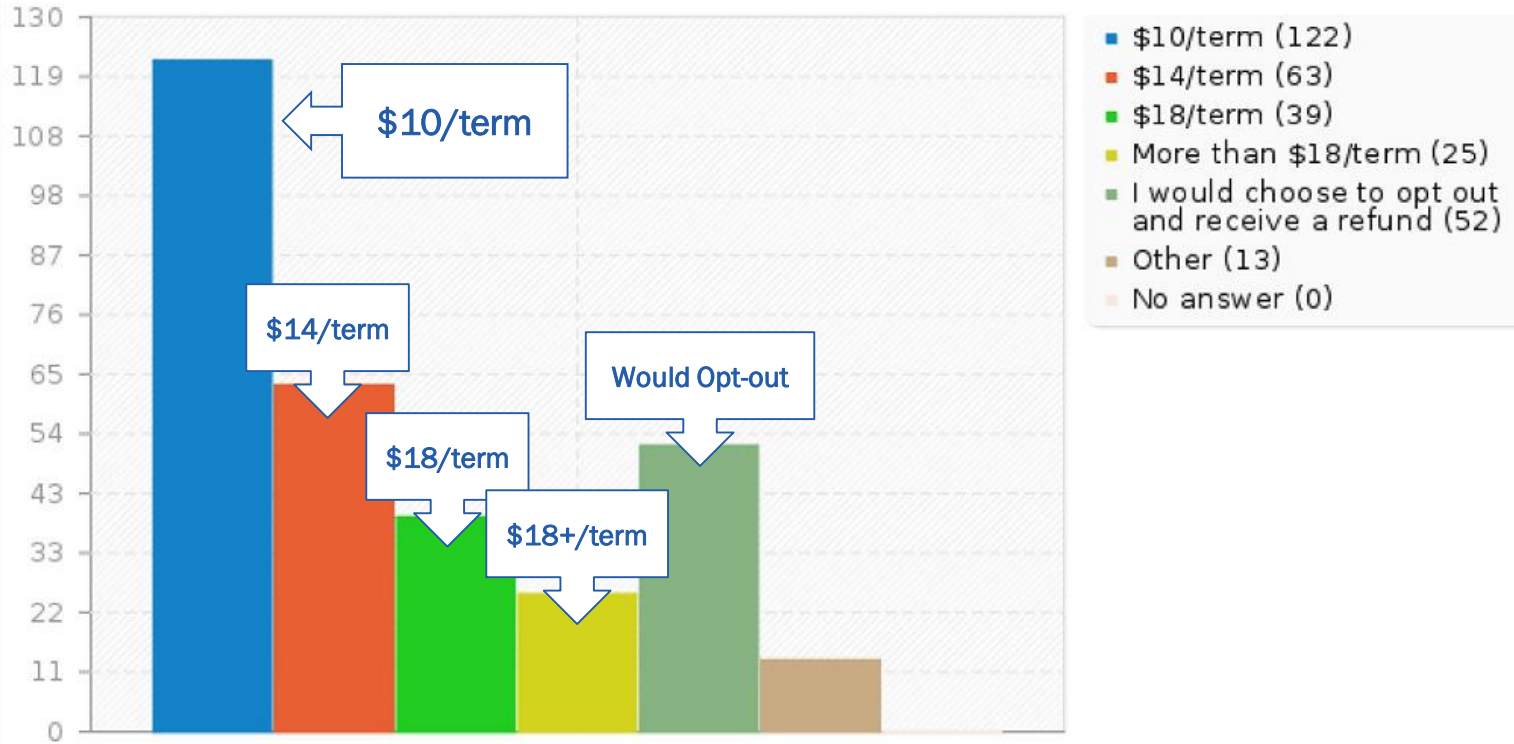
**(Pooled
Benefits)**

COST SAVING THROUGH POOLING



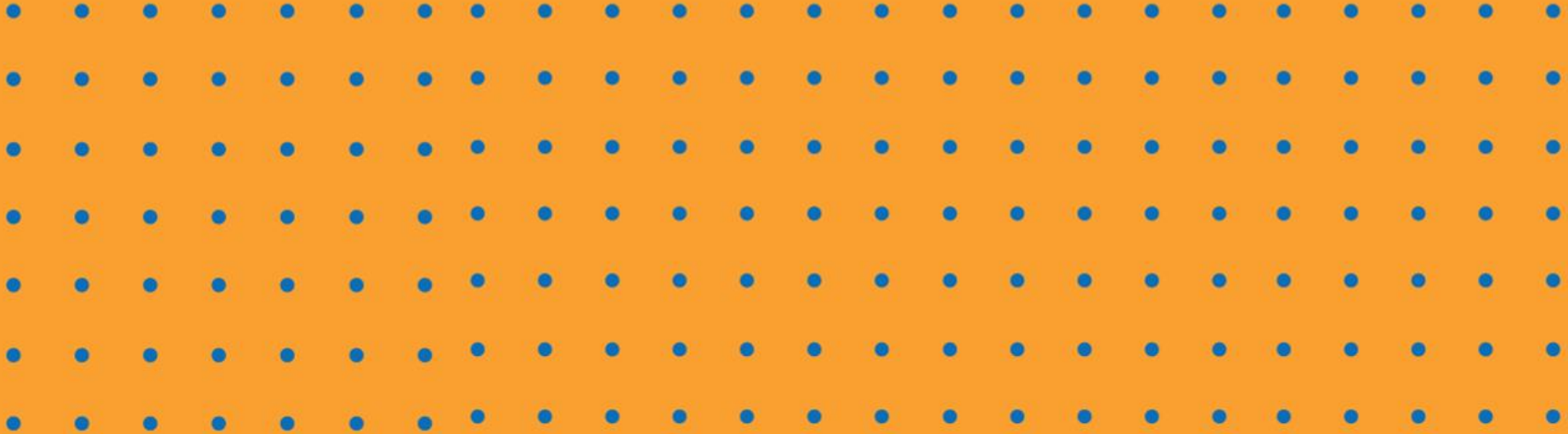
*listed costs are annual

How much would you be willing to pay for the Legal Expense Protection?

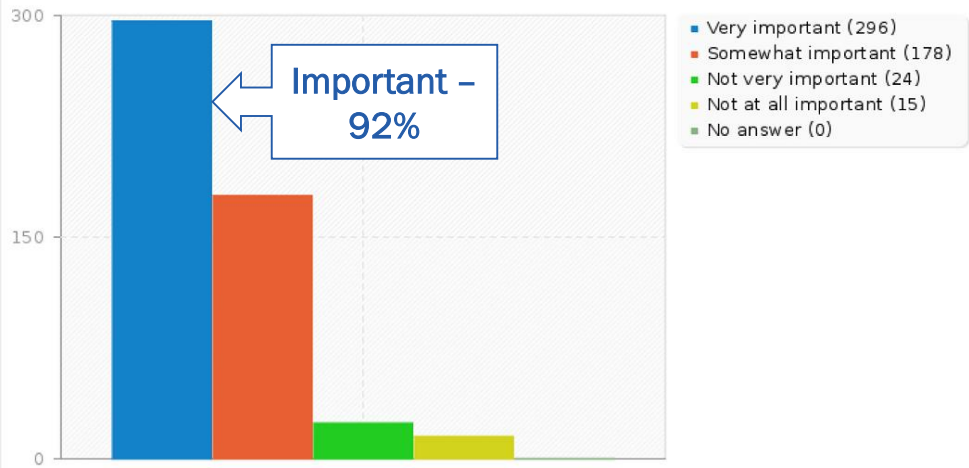


NEXT STEPS

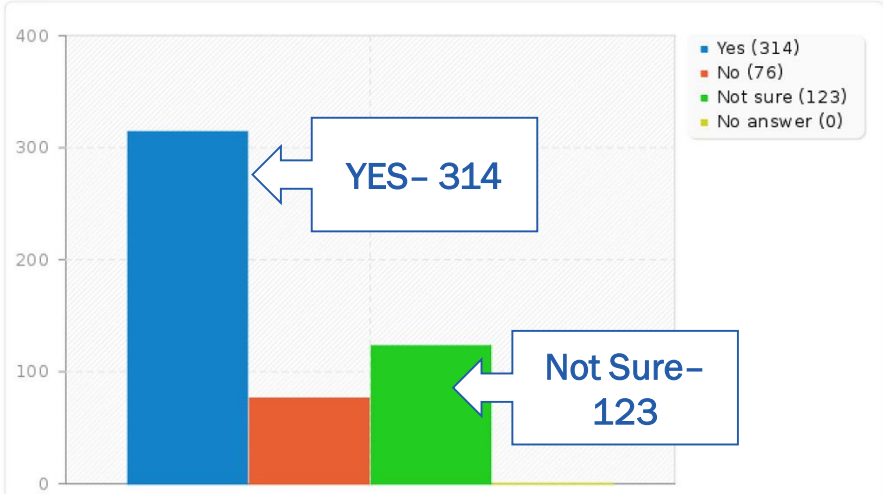
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In your opinion, how important is it for students to have legal assistance readily available?



Would you be in support of the FEDS implementing a Legal Expense Protection?



Implementation

Survey **COMPLETED**

Structure i.e. Opt Out

Exec/Board/Council Discussion

Referendum

QUESTIONS/ DISCUSSION

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STUDENTCARE LEGAL PROTECTION SERVICE

