



Casual Legal Advice (CLA) vs. Legal Expense Insurance (LEI)

Introduction

MIABC provides members with access to two distinct legal support services: Casual Legal Advice (CLA) and Legal Expense Insurance (LEI). While both are designed to assist with legal matters, they differ significantly in scope, purpose, and application. This document outlines the key differences to help clarify when and how each service can be used.

Purpose and Scope

Casual Legal Advice (CLA)

CLA is intended to provide quick, informal legal guidance on day-to-day operational issues. It gives subscribers access to a lawyer on a wide range of topics without initiating a formal insurance claim or procedure. CLA is best suited for obtaining preventative advice and a general understanding of applicable laws.

Legal Expense Insurance (LEI)

LEI is designed to cover legal costs associated with specific types of disputes or legal proceedings. It is a formal insurance product that responds when a claim arises, helping to pay for legal representation, court costs, and related expenses

Nature of Service

CLA

- Informal and high-level legal advice
- Provides responses to discrete legal questions that can each be addressed in 30 minutes
- No formal claim process required
- Does not provide ongoing legal representation, document review, or drafting

LEI

- Formal insurance coverage
 - Requires claim submission and approval
 - Provides legal representation in disputes
 - Covers costs such as lawyer fees, court expenses, and settlements (within policy limits)
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Common Types of Issues Covered

CLA

- All areas of law including statutory interpretation and compliance, employment and labour, contracts, property, information and privacy, governance and procedure

LEI

- Employment disputes (e.g., wrongful dismissal claims)
- Human rights complaints
- Regulatory or statutory proceedings
- Other defined legal actions outlined in the policy

When to Use Each

Use CLA when:

- You need quick legal clarification or guidance
- You want to proactively manage risk
- The issue is not a formal legal proceeding

Use LEI when:

- A legal dispute has arisen
- Formal legal representation is required
- Costs associated with litigation or proceedings are expected

Conclusion

CLA and LEI serve complementary roles within MIABC's legal support framework. CLA is a preventative, advisory tool for everyday legal questions, while LEI provides financial protection and support during formal legal disputes. Understanding the distinction ensures appropriate use of each service and helps members manage legal risks effectively.

For any questions, please contact casual.legalservices@lidstone.ca for the CLA program and askusanything@miabc.org for the LEI program.