



## Protection Royale and Neolegal are joining forces to offer you more!

In addition to the legal assistance available to all beneficiaries of Protection Royale, clients of Royal LePage participating brokers also have access to Neolegal's services to initiate legal proceedings or defend themselves against the discovery of **latent defects**. As an added bonus, you no longer need to leave your home, thanks to a fully online service solution.

Legal services offered by Neolegal may include<sup>1</sup> :

- Legal support and assistance;
- Drafting of notices of denunciation and formal notices;
- Out-of-court negotiation;
- Preparation for plea in Quebec small claims court.

## About Neolegal, law firm

Neolegal is the first online legal platform operating anywhere in Quebec. Since 2017, Neolegal has been providing legal services quickly and easily through the use of technology.



## For questions about Protection Royale, contact:

**Octave Assurances Inc.**  
 6000, Rome Blvd., Suite 430  
 Brossard (Quebec) J4Y 0B6  
 Tel.: 1 (877) 882-7896  
 Fax: (450) 656-7778  
 protectionroyale@octaveassurances.com

The insurance policy is not available to all buyers and sellers and certain property types are not eligible. Contact a participating Royal LePage broker to verify if you are eligible for the program.

\* A deductible of \$1,500 applies for coverage A and a deductible of \$250 applies for coverages B and C of the insurance policy. The information contained in this brochure is only an overview of the coverage offered. For the exact conditions, definitions, limitations, exclusions and warranty extensions, please refer to the general conditions of the insurance policy.

<sup>1</sup> Legal proceedings that are part of the services offered by Neolegal, excluding representation in court. Services offered upon fulfillment of the conditions on an offer to purchase, and within 365 days of the notarial deed being signed.

<sup>2</sup> Legal assistance service by phone available to clients of participating Royal LePage brokers effective upon the fulfillment of the conditions on an offer to purchase, and within 365 days of the notarial deed being signed.

<sup>3</sup> Hidden defects are defined in the insurance policy. For repairs that are part of the building envelope.

Protection Royale is underwritten by Sovereign, General Insurance Company, and Octave Assurances Inc. is the program broker of record. Protection Royale is being marketed under an agreement between Octave Assurances Inc. and Royal LePage Real Estate Services, a division of Bridgemark Real Estate Services Manager Limited. The Royal LePage name and trademark are used by Octave Assurances Inc. under a license from Bridgemark Real Estate Services Manager Limited. Protection Royale is not provided, issued or underwritten by Bridgemark Real Estate Services Manager Limited, or any of its subsidiaries, affiliates, franchisees, direct or indirect parent companies, or any of their employees or brokers, and the foregoing make no representations or warranties regarding Protection Royale.

The real estate broker is not an insurance agent/broker and is not authorized to answer specific questions, give advice or interpret the coverage and applicability of the program and/or insurance policy. For more information, please contact the Octave Assurances Inc. program administrator. The program is only available to residents of Quebec. To find your participating Royal LePage broker, visit [protectionroyale.ca](http://protectionroyale.ca).



# your dream protected



For happy ending stories.

## Your protection against:

Latent defects



Delays and withdrawals



Special assessments for co-ownerships



Take advantage of free legal assistance!





## Protection Royale is:

- An insurance program offered at no additional cost by your participating Royal LePage broker.
- Repair of latent defects and reimbursement of unexpected costs related to delays or withdrawals as well as special assessments for co-ownerships.
- Handling of legal procedures<sup>1</sup> related to the discovery of latent defects.
- A free legal assistance service<sup>2</sup> to obtain legal advice regarding your real estate transaction.
- A sense of security and peace of mind when buying or selling your property.



## Legal assistance

Protection Royale gives you access to a free legal assistance service<sup>2</sup> to obtain advice and answers to legal questions from lawyers specializing in real estate. Whether you are dealing with a dispute with your neighbour or have questions about latent defects, this service informs you of your rights so that you may take appropriate action.



## Latent defects

This coverage provides repairs related to a latent defect. Maximum limit of \$15,000 for a seller and \$5,000 for a buyer.

A latent defect is a defect that could not have been discovered by a property inspector on or before the closing date and was unknown to the parties, which renders the property unfit for its intended purposes. The defect must be sufficiently serious, to the point that if the buyer had been informed, he would not have purchased the property or would have paid less.<sup>3</sup>

### Situation 1

Following a storm, the selling customer is held responsible for flooding due to a window in poor condition in the house they just sold. According to the insurer's inspection, this is a covered latent defect. The seller may receive financial compensation up to a maximum of \$15,000.

### Situation 2

A buyer discovers a French drain problem in their recently purchased property. The client will have access to Neolegal's services to assist with legal proceedings.



## Delays and withdrawals

This protection covers additional expenses caused by delays beyond the client's control in the conclusion of the transaction, or by the seller's or buyer's withdrawal, up to a maximum of \$15,000.

### Situation 3

A seller has to deal with two simultaneous mortgage payments due to the buyer's withdrawal. The client is protected by the insurance and is reimbursed for the interest payments on the second mortgage loan as well as for other additional costs incurred.



## Special assessments for co-ownership

This protection covers special assessments declared by the co-ownership board before the closing date of the transaction, up to a maximum of \$15,000.

### Situation 4

Following a promise to purchase accepted without conditions, the co-ownership board announces a special assessment to replace the heating systems in each unit. The cost of this new system shall be borne by the seller, a client of a participating Royal LePage real estate broker. The seller is covered for related costs up to a maximum of \$15,000.

For a stress-free  
real estate transaction.

