

Know The Difference



How does ARAG's commercial LEI solutions compare?

Potential Limits of Indemnity Differences

	ARAG Legal Solutions	Other LEI Providers
Per Claim	Typically, \$100,000 to \$200,000	
In Aggregate per Policy Period	Typically, \$500,000 to \$1,000,000	
Deductibles	No deductibles are applied to our insured events, unless requested by the broker and/or customer.	Review their wordings and see if: <ul style="list-style-type: none">• Their limits of indemnity or minimum amounts in dispute are the same.• They have a co-insurance clause.• They apply deductibles or a cap on a lawyer's hourly rate, which requires the insured to pay out of pocket for.
Co-Insurance	No co-insurance is applied to our insured events.	
Hourly Rate Caps	None that require an insured to pay expenses above a capped hourly rate.	
Minimum Amounts in Dispute	Typically, only applies to two insured events: <ul style="list-style-type: none">• \$2,500 for Contract Dispute & Debt Recovery• \$2,500 in physical damages for Property Protection	

Potential Coverage Differences

	ARAG Legal Solutions	Other LEI Providers
Policy Type	Occurrence Based.	Typically claims made.
Claims Notification Periods	Within 120 days from start date of occurrence and simply done by calling the Legal Helpline.	Review their wordings and see if: <ul style="list-style-type: none">• The notifications period is the same.• Immediate written notification to the underwriter is required.
Contract Disputes & Debt Recovery	<ul style="list-style-type: none">• No economic clause (legal fees are covered up to the per claim limit).• Covers contracts for ownership, sale, lease, or rental of a motor vehicle.• Covers contracts relating to structural alteration, extension, planning or construction of a business building.• Covers disputes resolved by arbitration.• The only condition for debt recovery claims applies to instances where a construction lien is applied via a 30-day notification period.	Review their wordings and see if: <ul style="list-style-type: none">• There is an economic clause that limits legal fees only to 100% of the amount in dispute• Stipulations that prescribe very specific steps, timelines, and actions an insured must follow to make a debt collection claim. <p>OR</p> If the wordings state coverage is available for: <ul style="list-style-type: none">• Motor vehicle related contract disputes.• The renovation, expansion or building of new business buildings.• Disputes resolved via arbitration.

Coverage that ensures your legal risks are **Well Managed.** • [ARAG.ca](https://www.arag.ca)

This document is a general comparison between ARAG's standard Business Legal Solution policy and legal expense insurance policies offered in Canada. It is not a definitive comparison and for details of coverage, including conditions, exclusions, limitations, and deductibles that may apply, please read the full policy wordings. ARAG Legal Solutions Inc. is the Canadian market leader and Managing General Agent specializing exclusively in Legal Expense Insurance (LEI). All our policies are underwritten by HDI Global Specialty SE.

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Potential Coverage Differences

	ARAG Legal Solutions	Other LEI Providers
Employment Disputes	<p>No underwriting involvement and only <i>Reasonable Prospects of Success</i> claim condition is applied.</p> <p>Plus, there is no need to inform ARAG in advance of taking any kind of employment related actions.</p>	<p>Review their wordings and see if immediate notification to the underwriter is required, along with following required steps before taking any kind of employment related actions.</p>
Employees' Extra Protection	<p>Defends an insured person when proceedings are brought against them for unlawful discrimination</p>	<p>Review their wordings and see if similar coverage is available.</p>
Property Protection	<ul style="list-style-type: none">• No economic clause or financial loss conditions.• Definition of property relates to land, building and moveable physical property.• Minimum amount in dispute condition only applies to physical damages.	<p>Review their wordings and see if:</p> <ul style="list-style-type: none">• There is an economic clause that liits legal fees only to 100% of the amount in dispute.• Moveable property like laptops, tools etc. owned by the insured are covered.• Financial loss or minimum amounts apply to trespass or legal nuisance-related claims.
Auto Legal Defence	<p>Defends an insured person's legal rights for highway traffic or motor vehicle offences.</p>	<p>Review their wordings and see if similar coverage is available.</p>
Legal Defence	<ul style="list-style-type: none">• Covers health and safety or criminal investigations and prosecution.• Covers anti-spam and privacy related matters (e.g., CASL and PIPEDA)	<p>Review their wordings and see if:</p> <ul style="list-style-type: none">• An investigation phase is covered.• Anti-spam or breach of data privacy laws are covered.
Statutory Licence Appeals	<p>Claims notification falls within our policy's standard 120-day period via a simple call to the Legal Helpline.</p>	<p>Review their wordings and see if:</p> <ul style="list-style-type: none">• The notification period is the same.• The underwriter requires specific steps the insured must follow.
Tax Protection	<p>Claims notification falls within our policy's standard 120-day period via a simple call to the Legal Helpline.</p>	<p>Review their wordings and see if the notification period is the same.</p>

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Legal Helpline and Legal Assistance Services Differences

	ARAG Legal Solutions	Other LEI Providers
Legal Helpline	<p>The insured has unlimited and confidential access for any legal question, regardless of policy coverage.</p> <p>Intake is 24/7 and Helpline Lawyers are available:</p> <ul style="list-style-type: none">• From 8:00a.m. to midnight local time.• 24/7 in an emergency.	
Legal Document Review	<p>The insured can submit a legal document that they have received to be reviewed and commented on by a lawyer.</p>	
Simple Legal Letter Drafting	<p>The insured can request a simple legal letter be drafted on their behalf by a lawyer.</p>	
Legal Document Centre	<p>The insured has unlimited access to an online library of legal document templates, which they can customize for their own legal situation and use.</p>	
HR Assistance (Optional Service)	<p>The insured has unlimited access to Human Resources professionals who will provide information regarding HR issues that are impacting their business.</p>	
Emotional Support (Optional Service)	<p>The insured and all employees have unlimited and confidential access to professional counsellors, to discuss any work or personal issues which may be impacting their mental health.</p>	
		<p>Review their wordings or ask if all these important legal risk mitigation services are also available.</p>

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