

What keeps business owners up at night?

Business owners work hard to build and protect their business. Having to deal with an unforeseen legal matter adds additional stress, worry and could have a financial impact on a small business owner.

An **ARAG Business Legal Solutions** policy empowers and protects business owners by filling in the legal risk gaps within their commercial insurance coverage. This protection offers the business owner peace of mind, protects their investment, and allows them to sleep better at night.

How a P&C commercial insurance portfolio responds and where ARAG fills the gaps when a business owner needs to...	Defence legal costs are covered		Plaintiff legal costs are covered
Collect money owed for selling goods or services			ARAG
Deal with a provincial or federal tax audit or appeal	ARAG		
Deal with a breach of contract dispute for...			
• Selling goods or services	ARAG		
• Buying goods or services			ARAG
• Renting the premises used by the named insured to conduct business operations			ARAG
Deal with employment disputes for alleged...			
• Breach of employment contract	EPL	ARAG	
• Sexual harassment, discrimination, or invasion of privacy	EPL	ARAG	
• Breach of employment or human rights legislation	EPL	ARAG	
Deal with legal proceedings brought against an employee for alleged...			
• Discriminatory actions towards other employees or customers	EPL	ARAG	
Deal against...			
• Occupational health and safety investigation and/or charges	EL	ARAG	
• Business related criminal investigation and/or charges	ARAG		
• Wrongful acts in delivering professional advice or service	E&O		
Take legal action if a third party causes...			
• Bodily injury to an employee			ARAG
• Damage to their business property			ARAG
• Trespasses or creates legal nuisance on business property			ARAG
Defend against a legal action for causing...			
• Bodily injury to a third-party	CGL		
• Damage to a third party's property	CGL		
• Financial loss due to misleading advertising	CGL		
• Bodily injury due to using the company's product	PROD. LIAB.		
Appeal a statutory business licence...			
• Suspension or renewal decision	ARAG		
• Cancellation	ARAG		

ARAG = Legal Expense Insurance; D&O = Directors & Officers Liability Insurance; EPL = Employment Practices Liability Insurance; EL = Employer's Liability; E&O = Errors & Omissions Liability Insurance; CGL = Commercial General Liability Insurance; CYBR = Cyber Liability Insurance; PROD. LIAB = Product Liability Insurance

How ARAG Business Legal Solutions fills the legal risk gaps *(continued)*

How a P&C commercial insurance portfolio responds and where ARAG fills the gaps when a business owner needs to...	Defence legal costs are covered	Plaintiff legal costs are covered
Defend against a failure to...		
• Exercise due diligence in managing company finances	D&O	
• Act in accordance with provincial/federal laws	D&O	
• Comply with provincial/federal tax or securities laws	D&O	
Deal with cyber issues such as responding to a...		
• Civil lawsuit due to a customer data breach	CYBR D&O ARAG	
• Notice of Production under federal anti-spam laws	ARAG	
• Notice of Violation under federal anti-spam laws	D&O ARAG	

Additional legal assistance and support services that further help reduce legal risks and costs provided by an ARAG Business Legal Solutions policy	
• Unlimited 24/7 access to a Legal Helpline	ARAG
• Legal Document Review up to 12 times per year	ARAG
• Simple Legal Letter Drafting up to 12 times per year	ARAG
• Unlimited access to an online Legal Document Centre	ARAG
• Unlimited access to an HR professional	ARAG
• Unlimited access to emotional counselling for all staff	ARAG

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Coverage that ensures your Legal Risks, are Well Managed.