

Strata Council & Condo Corporation Legal Solutions

For Board Members

We know you're busy and working hard. But whenever you have an unforeseen legal issue, we know it means more time and work for you – and it takes you away from doing what you love.

With a legal expense insurance policy, **your legal risks are well managed.**

An ARAG policy saves you time and effort, by filling the gaps to complete your commercial portfolio and by providing you with the legal resources you need.

How can we help you save time and money?



Legal Defence

Defend your legal rights relating to a criminal prosecution or an occupational Health and Safety investigation



Property Protection

Pursue civil action relating to physical damage, nuisance, or a trespass



Contract Disputes & Debt Recovery

Disputes relating to selling or buying goods, or to providing or obtaining services



Bodily Injury

Pursue civil action relating to a sudden accident to you or your employees that unfortunately causes illness or bodily injury



Strata Council and Owner Disputes

(Available in AB + BC only)

Defending a Strata Council's legal rights in any claim arising out of an alleged breach of any of their by-laws or regulations



Legal Helpline

Unlimited access to the Legal Helpline for general legal assistance and information, even if your question is not covered by the policy.

Minimum Amounts in Dispute

Property Protection: \$1,000

Contract Disputes and
Debt Recovery: \$1,000

Available Limits of Indemnity Up To

Per Claim: \$200,000

In Aggregate: \$1,000,000

MONA'S STORY

ARAG

Property Protection

- Mona has been on the Board of Directors for a condominium corporation for the last 2 years. One day, the supply line to a unit owner's sink developed a slow leak. It caused a significant amount of damage to the unit's kitchen and hallway before it was discovered.
- Following completion of the repairs, the owner refused to pay the \$5,000 insurance deductible the condominium corporation had to pay. Mona tried her best to negotiate, but the unit owner would not hear her out, even though the condominium corporation bylaws required the owner to pay the deductible.
- Mona had an overwhelming number of other condo issues that needed her attention, and did not have the time to search for legal resources. She decided to call the ARAG Legal Helpline for assistance, where she spoke to a legal representative right away.
- After her issue was passed on to the ARAG Claims Team, Mona was assigned a lawyer, who made several attempts of negotiation before starting formal civil action. To Mona's relief, the owner agreed to pay the deductible they owed. The condo board saved over \$1,200 in legal fees and avoided a lengthy litigation process. **Thanks to the board's legal expense insurance policy, Mona was able to focus on what matters most: the condominium.**



Legal Risks. Well Managed.

The scenarios provided are general examples only. For full details of coverage, including conditions, exclusions, limits of indemnity and deductibles that may apply, please read the policy wordings. ARAG Legal Solutions Inc. (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.