

# Family Legal Solutions Add-on

The ARAG logo is a yellow circle with a black border, containing the letters 'ARAG' in a bold, black, sans-serif font. It is positioned in the top right corner of the page, partially overlapping a yellow graphic element.




## Why add Family Legal Solutions to an existing Personal Lines product?

Legal protection is vital to help limit a family's exposure to the potentially crippling cost of unforeseen legal action. It provides affordable access to legal advice, resources and representation in court when members of a family might otherwise be deterred from exercising their legal rights.

The justice system can be complex and expensive. Just an hour of a lawyer's time can cost hundreds of dollars and going to court could cost many thousands. It makes sound financial sense for anyone to protect their family and their legal position.

## Why ARAG?

ARAG's Family Legal Solutions product offers three key benefits unique to Canada:

-  **Resources** - Our Legal Document Centre offers a digital library of the documents useful to Canadian families, such as legal letters, contracts and bills of sale. Starting with good contracts is a great place to start reducing legal risk and costs.
-  **Advice** - Unlimited access to our 24/7 helpline to ask our legal advisors any question about Canadian law. One short call to a lawyer can often prevent a small issue from turning into a large and expensive one – with ARAG, there's no reason not to pick up the phone.
-  **Indemnity** - If legal action is necessary, ARAG's insurance policy is there to cover a plan member's costs, including up-front legal fees, disbursements, court fees, expert witness costs as well as adverse costs if they are ordered to pay the other side's legal fees.



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## About ARAG Canada

ARAG is part of ARAG SE, a €1.7 billion global leader in the legal expenses insurance market. From our Toronto head office, ARAG Canada provides nationwide service to brokers, insurers and MGAs, offering policies that include advice, legal resources and representation throughout the course of a legal issue.

## Elements of cover

<b>Employment</b>	If a group member is wrongfully dismissed or has a disagreement with their employer.
<b>Consumer Contracts</b>	If a member of the group has a dispute over unsatisfactory goods or services.
<b>Property Protection</b>	If someone damages, trespasses on or causes a nuisance to a member's property.
<b>Legal Defence</b>	If a member of the group faces criminal charges for something they did in the course of their employment.
<b>Personal Injury &amp; Clinical Negligence</b>	If a medical practitioner or another person is responsible for causing injury to a member of the group.
<b>Tax Protection</b>	If a member of the group faces an audit by the CRA.
<b>Loss of Earnings</b>	If a group member loses pay while attending formal court or tribunal proceedings.
<b>Identity Theft</b>	If a member of the group falls victim to identity theft.

For a full description of policy cover, conditions and exclusions, please read the policy wording (Limit of indemnity \$100,000, up to \$1,000,000 aggregate).

## What happens if...

### Employment dispute

Naomi's employer told her that she was no longer needed at the office she had worked at for more than ten years. Several of her colleagues, with similar roles, were kept on even though they had not worked for the company for as long. Her employer only paid her until the end of the week she left.

ARAG appointed a representative for Naomi who negotiated a proper severance package for her, including payments for her notice, a bonus that she was due, her holiday pay and an additional sum reflecting her length of service. Her legal fees of \$4,500 were paid up-front by ARAG.

### Identity theft

When the person at her bank called to ask about two late payments on a line of credit, Sara was shocked to discover that an account had been opened in her name and a loan procured online of which she had no knowledge. She was a victim of identity theft leading to financial fraud.

Being an ARAG policyholder, she immediately called and made a claim. Our team of specialists instantly started actions to get a credit report to review for any other fraud, notified all financial institutions and utility providers Sara did business with a Fraud Alert, checked Federal and Provincial identity issuers and did a title search to ensure that none of her assets were being fraudulently sold. The entire cost of almost \$8,500 was paid up-front by ARAG.

## For more information

To find out how you can offer ARAG's Family Legal Solutions to your existing Personal Lines clients' policies, please visit [www.ARAG.ca](http://www.ARAG.ca) or call us at 416 255 0344 or email [inquiries@ARAG.ca](mailto:inquiries@ARAG.ca)