

Family Legal Solutions for Group Benefits Plans

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 photograph of a woman and a child.

Why add Family Legal Solutions for your benefits clients?

Legal protection is an important financial wellness tool to add to your suite of employee benefits. It provides affordable access to legal document resources, legal advice and representation in court when plan members might otherwise be deterred from exercising their legal rights.

The justice system can be complex and is 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. Access to such resources helps to reduce a member's legal costs and exposure.



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.



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

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

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...

Consumer contracts

Naomi called ABC Electric at 3am, a small electrical contractor that provides 24hr emergency refrigeration assistance. Naomi received verbal approval from the facility manager for the quote and effecting the repairs at the emergency rate. After receiving a final invoice some weeks later, Naomi lodged a complaint stating that "ABC Electric took advantage of the consumer in an emergency situation and charged prices that greatly exceed the price at which similar services are readily available to similar consumers." ARAG supplied a lawyer to represent Naomi in front ABC Electric and successfully argued that ABC had taken advantage of the customer, saving Naomi over \$9,400 in legal fees.

Property protection

At a late night party, an unknown guest of our insured's neighbour had backed a vehicle into a fence on the shared property line, breaking posts and causing almost \$5,000 in damage. Knowing that the costs to sue would be more than that, the neighbour refused to compensate or admit liability for the damage. Our insured contacted us and we appointed a lawyer to act for them, initiating a small claims suit. Following protracted correspondence, both sides agreed to mediation, where an agreement for the fence's repair was settled. ARAG paid the lawyer's up-front retainer and fees of \$7,250.

For more information

To find out how you can offer ARAG's Family Legal Solutions policy to your benefits plans, please visit www.ARAG.ca or call us at 416 255 0344 or email inquiries@ARAG.ca