

Legal Expense Insurance

for Associations

Your member's legal risks, are well managed.

Supporting the growth and advocating on behalf of your members is at the core of your association's goals. Your members have exclusive access to specialized information, education and product or service offerings, however;

Do all your members have...

- Unlimited access to a Legal Helpline staffed by lawyers?
- Access to qualified lawyers across Canada who will handle their legal dispute, without the worry of receiving a significant bill when done?

ARAG can further enhance your membership package.

Legal Expense Insurance addresses the personal or business legal risk gaps in your member's current insurance package. It is unique in that it combines for your members the benefits of...

Legal Assistance

Unlimited Legal Helpline access is available:



- 8:00 am to midnight local time, 7 days a week
- Available 24/7 in case of any emergency
- Legal assistance and information is provided by lawyers on staff



Legal Insurance

Covers a pre-selected and qualified lawyer's:

- Hourly rate from the first dollar spent*
- Court, medical report or expert witness fees
- Adverse costs a judge may order your member to pay if they lose their case

Overall benefits of Legal Expense Insurance

Legal Expense Insurance will help your members save time and be even more confident when facing an unforeseen legal issue, as the policy allows them to:



**EXERCISE THEIR
LEGAL RIGHTS**



**PROTECT THEIR
BUDGET**



**UNLIMITED LEGAL
HELPLINE ACCESS**

What are the top three coverages that members benefited from?

ARAG is currently partnered with a wide range of professional, trade and industry associations. To date, the top three legal risks members experienced and had their legal expenses covered for:

#1 Contract Disputes **#2** Employment Disputes **#3** Auto Traffic Ticket Defence

How does your association benefit?

We will work with you to build a solution that directly benefits your association's goals and operations as ARAG:

1. Allows you to select a package of personal and/or commercial coverages that truly address your member's legal risks.
2. Makes program implementation easy, as the ARAG team provides launch and on-going marketing support and usage reporting.
3. Empowers associations to also advocate on behalf of Canadian families and small businesses to address the silent, but significant access to justice issues within our country.



Your members will thank you for taking a proactive role to include Legal Expense Insurance as a membership benefit, so they can face an unforeseen and expensive legal issue with confidence.

Let's build a solutions together

ARAG offers both personal and business Legal Expense Insurance coverages, which can include unlimited Legal Helpline access.

With ARAG, your member's **legal risks, are well managed.**

Talk to your ARAG Business Development Specialist to add your brokerage logo and contact details here.