

Business Legal Solutions In Action

ARAG

Can your business afford a legal dispute?

Your business faces a variety of legal risks on a daily basis. From hiring and firing staff to disputes with suppliers and clients, a legal issue can quickly arise, resulting in substantial losses to your business.

An ARAG Business Legal Solutions policy provides both:

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 business to pay if you lose your case



An ARAG Business Legal Solutions policy gives you confidence and allows you to focus on what matters most – managing and growing your business.

*For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings.

How will ARAG Business Legal Solutions protect and empower you?



Employment Disputes

Ali dismisses an employee after he repeatedly arrives late and misses several important meetings. The employee commences a wrongful dismissal action, alleging discrimination. **ARAG will assign an employment lawyer to the case and legal costs will be covered to defend Ali's business.**



Contract Disputes and Debt Recovery

A customer alleges that Mayeesha's business did not provide all of the services agreed upon, and refuses to pay for services rendered. **ARAG will assign a lawyer to the case to pursue the customer and retrieve the amount owed to the business.**



Bodily Injury

A business sends Daniel, a sales rep, out to do some offsite client meetings. On the way to a meeting, he trips and falls due to an unsafe city sidewalk. **ARAG will appoint a personal injury lawyer to represent the sales rep to bring legal action against the city.**



Legal Defence

Antonio is under investigation by the provincial health and safety authority after an unfortunate workplace accident. **ARAG will appoint a lawyer to defend the business owner during the investigation and for any charges laid.**



Property Protection

The parking lot of a small business is constantly filled with cars from a neighbouring apartment building. Customers have nowhere to park and the business is suffering as a result. **ARAG will appoint a lawyer to take legal action to address the business's problem.**



Tax Protection

The Canada Revenue Agency (CRA) is auditing Bo's business expenses and demanding an on-site review of their records. **ARAG will retain a tax lawyer to assist with the audit.**



Statutory Licence Protection

Martin's restaurant accidentally served alcohol to minors, is charged and has its liquor license suspended for an extended period of time. **ARAG will retain a lawyer and assist with the shortening of the suspension.**



Legal Helpline

ARAG Business Legal Solutions offers unlimited access to a general Legal Helpline to discuss any legal matter, even if it is not covered by the policy. The Legal Helpline is available from 8 AM to 12 AM (local time), 7 days a week. In an emergency, your call will always be answered 24/7.

Legal risks. Well managed.