

CLAIMS PROCESS

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 diagonal-hatched background.

What happens when I make a claim?

We strive to make access to justice as simple as possible for you. Our claims process is designed to help alleviate the stress of not knowing what's next, while keeping you informed and confident, and it all starts with...



STEP 1: CALLING THE LEGAL HELPLINE

- The Helpline is available between 8am and midnight local time, 7 days a week. A Helpline Lawyer will be available 24/7 in emergency situations
- The helpline number and your policy number can be found on your policy certificate and wallet card
- A lawyer will provide general legal assistance and identify potential next steps. Please note: the lawyer will not advise on coverage, make a claim decision or review documents

If the issue appears to be covered, the lawyer will send your information to the ARAG Claims Department.



STEP 2: INFORMATION GATHERING

- A Claims Analyst is assigned who will contact you by email and phone, requesting further documents and information to assist in making a claim decision



STEP 3: YOU ARE NOTIFIED OF OUR CLAIM DECISION

- Your Claims Analyst will make a final coverage decision once all the required information is received, and they will notify you by phone and email
- If coverage does not apply, you will still have unlimited access to the Legal Helpline for more legal information and assistance



STEP 4: ARAG WILL ATTEMPT TO RESOLVE THE ISSUE FIRST

- Depending on your legal issue, our Claims Analyst will contact the other party involved to see if it can be resolved to avoid a lengthy litigation process
- Any resolution brokered by our Claims Analyst will be discussed with and approved by you prior to any final settlement



STEP 5: IF WE CANNOT RESOLVE YOUR ISSUE, A PANEL LAWYER IS ASSIGNED

- You will deal directly with your assigned lawyer until the issue is resolved
- Our Claims Analyst will remain involved to answer questions and to ensure that your claim moves forward in an efficient and timely manner
- If a deductible is required, you will pay your assigned lawyer directly. Afterwards the Insurer pays all related legal expenses up to the approved budget and/or policy limits

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What else do I need to know about the claims process?



1 | DATE OF OCCURRENCE

- For civil cases: the date of the 'event or alleged incident' which leads to a claim. If there is more than one incident arising at different times from the same starting cause, the date of occurrence is the first of these events or incidents
- For criminal cases: the date of the incident, or the earliest date in a series of related incidents, for which you are charged with a criminal offence
- For a tax audit or appeal: when the Canada Revenue Agency (CRA) or a provincial tax authority first contacts you in relation to commencing an audit or when they first issue a notice of assessment, reassessment or determination that you disagree with



2 | CLAIMS NOTIFICATION PERIODS

- You must notify us within 120 days of the date of occurrence, or 120 days of the date you knew or should have reasonably known of the claim
- Notification of potential claim by calling the Legal Helpline does not impact premium and will stop the 120 day clock



3 | REASONABLE PROSPECTS OF SUCCESS CLAIMS CRITERIA

- A claim will be accepted if it is more likely than not, you will recover losses, damages or make a successful defence in a civil matter
- In layman's terms, you have a 51% or better chance of winning your case
- This only applies to civil cases and is a standard legal practice to avoid frivolous cases



4 | YOUR BROKER CAN BE INVOLVED IN THE CLAIMS PROCESS, IF YOU AGREE

- Further claims information sharing or status inquiries will require you to sign an Authorization to Disclose Information form



5 | OUR CLAIMS HANDLING BEST PRACTICES

- Transparent and timely communication
- Consistent coverage analysis and documentation
- Ongoing oversight of your litigation and financial oversight of legal expenses
- The customer is at the heart of everything we do