

LEGAL EXPENSE INSURANCE

Coverage Summary For ARAG Business and Personal Legal Solutions



A Legal Expense Insurance policy ensures your legal risks are well managed when you face an unforeseen legal event.

Insured Event	Business Coverage	Personal Coverage	
Employment Disputes	<ul style="list-style-type: none"> If you face legal action from an employee, or an ex-employee 	<ul style="list-style-type: none"> If you face a dispute relating to your contract of employment or future employment 	
Legal Defence	<ul style="list-style-type: none"> If your business faces an occupational health and safety investigation If you or your employees face criminal charges or a police investigation If you face a civil action following an alleged breach of Canadian privacy legislation, or if you receive a Federal Anti-Spam Legislation Notice for Production and/or Notice of Violation 	<p>Auto and / or non-Auto Legal Defence is available for Personal Coverage:</p> <ul style="list-style-type: none"> If you are being prosecuted for an alleged criminal offence arising from your work as an employee If you are being prosecuted for a highway traffic or motor vehicle offence in relation to the ownership, use, or operation of a motor vehicle 	
Property Protection	<ul style="list-style-type: none"> If you are experiencing legal nuisances or trespasses If an event causes physical damage to your commercial property 	<ul style="list-style-type: none"> If you are experiencing legal nuisances or trespasses If an event causes physical damage to your personal property 	
Bodily Injury	<ul style="list-style-type: none"> If a sudden accident causes illness, bodily injury, or death to you or to one of your employees 	<ul style="list-style-type: none"> If a sudden accident causes illness, bodily injury, or death to you or to one of your family members 	
Tax Protection	<ul style="list-style-type: none"> If you face an audit or wish to appeal a decision from the Canada Revenue Agency (CRA) related to your business's tax affairs 	<ul style="list-style-type: none"> If you face an audit or wish to appeal a decision from the Canada Revenue Agency (CRA) related to your personal tax affairs 	
Contract Disputes and Debt Recovery	<ul style="list-style-type: none"> If you are involved in a dispute relating to selling or buying goods, or to providing or obtaining services, or if you face a dispute with a client or supplier in regards to a failure to pay an amount owed If you are involved in a dispute with the landlord of your commercial premise 	<p>Auto and / or non-Auto Contract Disputes is available for Personal Coverage:</p> <ul style="list-style-type: none"> If you are involved in a dispute relating to selling or buying goods, obtaining services, or disputes with a leasing company in relation to the amount due under the lease of a motor vehicle in the event it is declared a total loss by the auto insurer 	
Insured Event	Business Coverage Only	Insured Event	Personal Coverage Only
Statutory Licence Protection	<ul style="list-style-type: none"> If you require legal representation following either the suspension, alteration, or cancellation of your license to conduct your business 	Driver's Licence Protection	<ul style="list-style-type: none"> If you face a revocation or suspension of your driver's licence after an event arising in connection with a motor vehicle



Every policy includes unlimited access to a Legal Helpline, which is available 24/7 in case of emergencies. The Legal Helpline provides you with confidential general legal information from qualified lawyers for any legal question, even if the issue is not covered by the policy.

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A Legal Expense Insurance policy protects you by covering legal costs for unexpected legal events, providing unlimited access to the Legal Helpline, and empowering you to defend or pursue your legal rights.

Business Coverage Only

Definition of Insured

The insured person includes the named policyholder, directors, officers, partners, managers, elected officials, and employees. Anyone claiming under this policy must have the insured person's agreement to claim.

Available Limits of Indemnity Up To:

- \$200,000 per claim
- \$1,000,000 in aggregate

Minimum Amounts and Deductibles

- \$1,000 minimum amount in dispute for a Contract Disputes and Debt Recovery claim
- \$1,000 minimum amount in a Property Protection claim relating to physical damage
- The first \$2,500 in legal costs if a Contract Dispute and Debt Recovery claim cannot be resolved by us and requires an appointed legal representative

Personal Coverage Only

Definition of Insured

The insured person includes the named policyholder, their spouse or civil partner, or any son or daughter normally living with them. Anyone claiming under this policy must have the insured person's agreement to claim.

Available Limits of Indemnity Up To:

- \$100,000 per claim
- \$500,000 in aggregate

Minimum Amounts and Deductibles

- \$500 minimum amount in dispute for a Contract Disputes claim
- \$500 minimum amount in a Property Protection claim relating to physical damage
- \$500 deductible in a Property Protection claim relating to nuisance and trespass damage

It's easy to talk to a lawyer and make a claim.



Step 1: Call the
Legal Helpline for
Assistance



Step 2: Claims
Assignment and
Information



Step 3: A Claims
Determination
is Made



Step 4: ARAG Will
First Attempt to
Resolve



Step 5: If ARAG Cannot
Resolve, A Panel
Lawyer Is Assigned