

What keeps business owners up at night?

How ARAG Fills the Legal Risk Gaps



How a business owner's commercial insurance portfolio protects them when they need to...	Defence legal costs are covered			Plaintiff legal costs are covered
Collect money owed for selling goods or services				ARAG
Deal with a provincial or federal tax audit or appeal	ARAG			
Deal with a breach of contract dispute for...				
• Selling goods or services	ARAG			
• Buying goods or services				ARAG
Appeal a statutory business license...				
• Suspension or renewal decision	ARAG			
• Cancellation	ARAG			
Deal with employment disputes for alleged...				
• Breach of employment contract	EPL		ARAG	
• Sexual harassment, discrimination or invasion of privacy	EPL		ARAG	
• Breach of employment legislation	EPL		ARAG	
Deal with a civil lawsuit due to a customer data breach	CYBER	D&O	ARAG	
Respond to CASL issues when the CRTC...				
• Issue a Notice for Production	ARAG			
• Issue a Notice of Violation	D&O			
Defend against...				
• Occupational health and safety investigation and/or charges	EPL		ARAG	
• Business related criminal investigations and/or charges	ARAG			
• Wrongful acts in delivering professional advice or service	E&O			
Take legal action if a third-party cause...				
• Bodily injury to their employees				ARAG
• Damage to their business property				ARAG
• Trespasses or causes a legal nuisance on their business property				ARAG
Defend against...				
• Failure to exercise due diligence in managing company finances	D&O			
• Failure to act in accordance with provincial/federal laws	D&O			
• Non-compliance with provincial/federal tax or securities laws	D&O			
Defend their business or employee when...				
• They cause bodily injury to someone else	CGL			
• They cause damage to someone else's property	CGL			
Defend against legal action taken by a customer due to...				
• Bodily injury causes by the company's product	PROD. LIAB.			
• Financial loss due to misleading advertising	CGL			
Unlimited 24/7 access to the ARAG Legal Helpline	ARAG			ARAG

ARAG = Business Legal Expense Insurance; D&O = Directors & Officers Liability Insurance; EPL = Employment Practices Liability Insurance; E&O = Errors & Omissions Liability Insurance; CGL = Commercial General Liability Insurance; CYBER = Cyber Liability Insurance