

# 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
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 causes...		
• 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 caused by the company's product	PROD. LIAB.	
• Financial loss due to misleading advertising	CGL	
<b>Unlimited 24/7 access to the ARAG Legal Helpline</b>	<b>ARAG</b>	<b>ARAG</b>

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

For full details of coverage, including conditions, exclusions, limits of indemnity and deductibles that may apply, please read the policy wordings. ARAG Legal Solutions Inc. (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.