

Landlord Legal Solutions

The ARAG logo is a yellow circle with a black border containing the letters 'ARAG' in black, bold, sans-serif font.




Why ARAG Legal Solutions for landlords?

Legal protection is an important risk management tool for all landlords, whether commercial or residential. It provides affordable access to legal documents, legal advice and representation in court when your landlord client might otherwise be deterred from exercising their legal rights.

The justice system can be complex and is expensive. Just an hour of a lawyer's time can cost hundreds of dollars and going to court could cost many thousands. It makes sound financial sense for any landlord to protect their property and their legal position.

Why ARAG?

ARAG's Landlord Legal Protection Solution offers three key benefits unique to Canada:

-  **Resources** - Our Legal Document Centre offers a digital library of the legal documents useful to Canadian lessors, such as tenancy agreements, contractor agreements and bills of sale. Having the paperwork in order is a great place to start reducing legal risk and costs.
-  **Advice** - Unlimited access to our 24/7 helpline to ask our legal advisors any question about Canadian law. One short call to a lawyer can often prevent a small issue from turning into a large and expensive one – with ARAG, there's no reason not to pick up the phone.
-  **Indemnity** - If legal action is necessary, ARAG's insurance policy is there to cover your landlord client's costs, including up-front legal fees, disbursements, court fees, expert witnesses as well as adverse costs if your client is ordered to pay the other party's legal fees.



About ARAG Canada

ARAG is part of ARAG SE, a €1.7 billion global leader in the legal expenses insurance market. From our Toronto head office, ARAG Canada provides nationwide service to brokers, insurers and MGAs, offering policies that include advice, legal resources and representation throughout the course of a legal issue.

Elements of cover

Tenant Eviction	If the landlord needs to take steps to evict a problematic tenant.
Property Damage, Nuisance & Trespass	If a third party causes damage to, trespasses on or causes a nuisance in respect of the let property.
Recovery of Rent Arrears	If the landlord needs to recover rent payments that are in arrears.
Accommodation & Storage Costs	To cover the cost of alternative accommodation and storage if required following an insured event.
Legal Defence	If a policyholder faces criminal charges for action taken in the capacity of the landlord.
Contract Disputes	If the landlord gets into a dispute over the supply of goods or services.
Tax Protection	If the landlord faces formal investigation or audit by the CRA.
Rent Indemnity (optional)	Protecting a landlord's income if a tenant is unwilling or unable to pay their rent.

For a full description of policy cover, conditions and exclusions, please read the policy wording (Limit of indemnity \$100,000, up to \$1,000,000 aggregate).

What happens if...

Recovery of rent arrears

Bryan was letting a house that he had inherited from his parents, but the tenants stopped paying rent and refused to vacate the property.

ARAG appointed a representative who helped Bryan through the legal process of evicting the problematic tenants. When the tenants still refused to pay the rent that was owing, our representative issued proceedings against them, at which point they settled the debt in full. All of the costs of the case, amounting to over \$4,200, were met by ARAG.



Property damage

At the end of a tenancy, Sally was dismayed to find that a tenant had left considerable damage to both the fixtures and the furnishings of one of her small portfolio of properties.

ARAG's representatives tracked down the former tenant and presented him with a bill for the various damages. He refused to pay the full amount but tried to negotiate a settlement for a much smaller sum. The matter then went to court, where the tenant was ordered to pay the full amount and an instalment plan was agreed upon. ARAG paid for the private investigator's and lawyer's fees, which exceeded \$10,200.

For more information

To find out how you can offer ARAG's Landlord Legal Solutions policy to your commercial or residential lessors, please visit www.arag.ca or call us at 416 255 0344 or email inquiries@ARAG.ca