Legal Protection Products

What are Legal Protection Products?

ARAG's Legal Protection Products are an important risk management tool for Canadian families and businesses alike. They provide affordable access to legal document templates, legal advice and representation in courts and tribunals when people or businesses are faced with unforeseen legal issues and might otherwise be deterred from exercising their legal rights only due to the substantial cost of doing so.

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

Why ARAG?

 $\mathbf{\hat{h}}$

People rarely expect to encounter a legal dispute. But workplace issues, faulty goods or CRA audits are all too common. Resolving such issues is time consuming, complicated and could be financially crippling. ARAG's products help you defend your legal rights without worrying about the cost.

1. Legal Protection Services:

- **Resources** Our Legal Document Centre offers a digital library of useful legal document templates.
- **Advice** Unlimited access to our 24/7 helpline to talk with a lawyer about any legal issue.

Representation - If you need more than advice, LPS members have access to our 1,000+ lawyers across the country at a 25% discount rate on fees.

ID Theft Resolution - If you fall victim to identity theft, our case management service provides access to an identity restoration lawyer to resolve the matter.

Estate Planning - A solid will is the best way to protect your estate, save heartache and stress. LPS members have free access to will and estate planning seminars, either in person or online.

2. Legal Protection Solutions:

Everything in Legal Protection Services and the following insurance policy for extra protection.

Indemnity - If legal action is necessary, ARAG's insurance policy is there to cover the 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.

Legal Protection Services included with *Legal Protection Solutions* policy purchase.

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.

For more information

To find out how you can offer ARAG's Legal Protection Products to your insureds, please visit **www.arag.ca** or call us at **416 255 0344** or email **<u>inquiries@ARAG.ca</u>**