

A Closer Look Into Our *Legal Services*

The ARAG logo is a yellow circle with the letters 'ARAG' in black, set against a background of diagonal yellow lines.

Saving your customer time to help defend or pursue their legal rights

Accessing the legal system can be time consuming and expensive, but answers to your customer's legal questions are just a phone call away. ARAG can help minimize the amount of time and effort spent looking for legal resources online. These services are attached to all our legal expense insurance product solutions or can be offered to your customer as part of a legal assistance only package.

● **Unlimited 24/7 Legal Helpline**

If your customer has a legal question or legal issue, they should call the Legal Helpline right away.

Your customer has unlimited 24/7 access to the Legal Helpline. Helpline Lawyers provide general legal information and assistance for any legal question, even if the issue is not covered under the accompanying ARAG legal expense insurance policy.

Please note: the lawyer will not advise on coverage, make a claim decision or review documents.

Examples of questions that your customer can ask a Helpline Lawyer:

- "I hired a contractor to renovate our office kitchen, but the work is substandard. What are my next steps?"
- "I'm being audited by the Canada Revenue Agency. What steps should I take to ensure it goes smoothly?"
- "I would like to create a will. How do I do this, and what are the legal requirements of a will?"

● **Legal Document Centre**

Your customer has unlimited access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates. Examples of templates include wills and power of attorney documents, employment contracts, service agreements, and more!

Documents are based on Canadian laws and legal best practices. They can be downloaded and saved securely for future reference or reuse.

● **Legal Document Review***

A lawyer will review a simple legal document, and provide your customer with an annotated copy of the document with their notes. This will assist your customer in understanding the general impacts that the document may have for them.

Your customer must submit the entire document for the lawyer to review, up to 8 pages, single-sided. This service is not intended to review documents which the insured has drafted on their own.

This service cannot review any documents which are a part of any ongoing litigation, procedures or active ARAG legal expense insurance claim determination or handling.

This service can be accessed a total of 12 times per year.

● **Simple Legal Letter Drafting***

A lawyer will draft a simple legal letter for your customer to send. This service is intended to assist them with drafting simple documents, such as a demand letter, a complaint letter, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.

This service can be accessed a total of 12 times per year.

This service is not intended for complex legal documents, such as wills, power of attorney documents, contracts, loan agreements, documents related to the lease of a property, or cohabitation or separation agreements.

This service cannot be used to draft letters if the issue is part of any ongoing litigation, procedures or active ARAG legal expense insurance claim handling.

Legal assistance services that ensure your customer's legal risks are **Well Managed.** • ARAG.ca

* Accessing this service is easy. All your customer needs to do is call the Legal Helpline.

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Additional Legal Assistance Services

● Emotional Support Assistance

ARAG will provide your customer with access to Emotional Support Assistance through which they can confidentially speak with a professional counsellor about any work or personal issues which may be affecting them.

For small business customers, this service is also available to employees.

The Emotional Support Assistance is available 7 days a week from 9:00 a.m. to 8:00 p.m. Eastern Standard Time (EST).

Accessing this service is easy. All your customer has to do is call the Legal Helpline.

Please note, this service is not a crisis helpline. If your customer is experiencing an immediate and serious mental health issue, they should contact the emergency services available through their municipal and/or provincial health authority.

● Identity Theft Protection Assistance

Identity Theft Protection Assistance is only available under a **Personal Legal Solutions** policy.

Identity theft experts will provide your customer with general assistance and prevention tips about identity theft and how to protect themselves.

If your customer believes they have been the victim of identity theft, this service can also provide them with direct assistance by an Identity Restoration Expert to help restore their identity.

This service is available 7 days a week from 9:00 a.m. to 6:00 p.m. Eastern Standard Time (EST) and customers can call 24/7 to schedule an appointment with an identity expert during those hours.

To access this service, all your customer needs to do is call the exact same telephone number as the Legal Helpline.

● HR Assistance

HR Assistance is only available under a **Business Legal Solutions** policy.

ARAG will provide your customer with access to HR Assistance where they can speak to a Human Resources professional, who can provide them with information regarding HR issues that are impacting their business.

The HR Assistance service is available Monday to Friday from 9:00 a.m. to 6:00 p.m. Eastern Standard Time (EST).

To access this service, all your customer needs to do is call the exact same telephone number as the Legal Helpline.

