

Personal Legal Solutions In Action

ARAG

Make complex legal events easier to handle.

ARAG's Personal Legal Solutions is a bespoke Legal Expense Insurance policy, designed with you in mind. We have tailored this policy to make sure you have everything you need – from having experienced legal resources available to answer all your questions, to legal expense coverage for life's unexpected legal events.

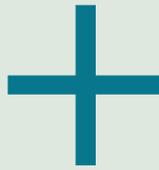
An ARAG Personal Legal Solutions policy provides both:

Legal Assistance

Unlimited Legal Helpline access is available:



- 8:00 am to midnight local time, 7 days a week
- Available 24/7 in case of any emergency
- Legal assistance and information is provided by lawyers on staff



Legal Insurance

Covers a pre-selected and qualified lawyer's:

- Hourly rate from the first dollar spent*
- Court, medical report or expert witness fees
- Adverse costs a judge may order you to pay if you lose your case



An ARAG Personal Legal Solutions policy gives you the confidence and support so you can focus on what matters most.

*For full details of coverage, including conditions, exclusions, limitations and deductibles that may apply, please read the policy wordings.

How will ARAG Personal Legal Solutions protect and empower you?



Employment Disputes

Omar's spouse is dismissed from her job as an accountant. She had been with the company for over 10 years and believes she received inadequate severance. **ARAG will cover the legal costs to pursue legal action against the former employer.**



Contract Disputes

Zahra hired a plumber to make repairs and renovations to her kitchen, but found that his work was not up to code. Despite the substandard work, the plumber demanded payment from Zahra. **ARAG will cover the legal costs to pursue legal action against the plumber to meet his contractual obligations.**



Bodily Injury

Sasha slipped on an unmarked puddle at the local grocery store and suffered a severely sprained ankle that resulted in time off work and added stress on her family. **ARAG will cover the legal costs to pursue the liable retailer for compensation on Sasha's behalf.**



Legal Defence

William is under a police investigation, following an allegation by one of his patients that he committed criminal misconduct during a medical assessment. **ARAG will appoint a lawyer to defend William during the investigation and against any charges laid.**



Property Protection

Melanie's neighbour cut down a hedge that was shared on her property without consulting her first. It also caused a loss of privacy for Melanie and her family. The neighbour refused to pay for a new hedge. **ARAG will assign a lawyer and cover legal costs to negotiate with the neighbour.**



Tax Protection

Gabriella received a reassessment from the Canada Revenue Agency (CRA) claiming she owed \$8,000 in additional personal income taxes. **ARAG will cover legal and accountant costs incurred to appeal the CRA reassessment on Gabriella's behalf.**



Driver's License Protection

Yung is charged with Dangerous Driving and his driver's license is immediately suspended. As a result, he is unable to do his job and negatively impacts his family's daily life. **ARAG will appoint a lawyer on Yung's behalf and cover all legal costs to appeal the suspension.**



Legal Helpline

ARAG Personal Legal Solutions offers unlimited access to a general Legal Helpline to discuss any legal matter, even if it is not covered by the policy. The Legal Helpline is available from 8 AM to 12 AM (local time), 7 days a week. In an emergency, your call will always be answered 24/7.

Legal risks. Well managed.