

Transport Legal Solutions

For your Commercial Fleet

We know you're busy and working hard. But whenever you have an unforeseen legal issue, we know it means more time and work for you – and it takes you away from doing what you love.

With a legal expense insurance policy, **your legal risks are well managed.**

An ARAG policy saves you time and effort, by filling the gaps to complete your commercial portfolio and by providing you with the legal resources you need.

How can we help you save time and money?



Legal Defence

Defend a driver's legal rights in relation to a prosecution for an offence under the Highway Traffic Act, while driving an insured commercial vehicle



Legal Defence

(Optional U.S. & Mexico Territorial Limit Extension)

Reimbursement up to a maximum of USD \$10,000 for any one claim to defend against a covered offence with regards to an insured vehicle in the U.S. or Mexico



Contract Disputes

Disputes relating to an agreement for the purchase, sale, rental, upkeep, or testing of an insured commercial vehicle



Statutory License Protection

Revocation, suspension, or non-renewal of an operating or business license



Driver's License Protection

If the insured or one of the insured's employees faces a suspension or revocation of his/her commercial driver's license



Legal Helpline

Unlimited access to the Legal Helpline for general legal assistance and information, even if your question is not covered by the policy.

Minimum Amounts in Dispute

Contract Disputes and Debt Recovery:	\$1,000
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Available Limits of Indemnity Up To

Per Claim:	\$200,000
U.S./Mexico Sublimit:	USD \$10,000
In Aggregate:	\$1,000,000

STEVEN'S STORY

ARAG

Legal Defence

- Steven is the owner of a small, short haul trucking company. One of Steven's drivers was pulled over for a random inspection and weight check by a provincial ministry of transportation officer. Upon inspection, the driver was fined \$500 and received 3 CVOR demerit points for having a slightly overweight load, which the driver was unaware of, since the paperwork the client gave them stated the correct weight. This violation not only impacted the driver's personal commercial license, but Steven's company's CVOR safety certificate rating as well.
- As the driver, Juan, had been with the company for over 5 years and this was their first violation, Steven decided to extend his company's legal expense coverage to both defend the driver's commercial license and his company's safety record. Steven and Juan called the Legal Helpline and explained the situation to a Helpline Lawyer. The lawyer then passed the details to the Claims Department for coverage determination. The Claims Department assigned a legal representative who gathered more details from Juan and Steven.
- The legal representative then attended the court hearing on both Juan's and Steven's behalf, so they did not have to take time off from work. They successfully defended Juan and the business by highlighting this was a first offence and the company's CVOR rating history was exceptional. The judge agreed and reduced the fine while also dropping the CVOR demerit points. **The policy saved Steven's business \$1,500 in legal fees.**



Legal Risks. Well Managed.

The scenarios provided are general examples only. 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.