

We know you're busy and working hard as a productive business owner. 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 Business Legal Solutions policy saves you time and effort by filling the legal risk gaps to complete your commercial insurance portfolio and providing you with the legal resources you need.

Insured Events



Employment Disputes

Defending against disputes commenced by employees, prospective employees or ex-employees relating to a contract of employment or alleged violation of employment or human rights legislation.



Employees' Extra Protection

Defending against proceedings brought against an employee for unlawful discrimination.



Statutory Licence Appeals

Defending against the revocation, suspension, or non-renewal of an operating or business licence.



Legal Defence

Defending against a criminal or occupational health and safety investigation or prosecution.



Auto Legal Defence

Defending against a prosecution for a highway traffic or motor vehicle offence.



Bodily Injury

Pursuing legal action due to a work-related injury while away from the business premises.



Property Protection

Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to business property.



Tax Protection

Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.



Contract Disputes & Debt Recovery

Pursuing or defending legal action for disputes relating to the selling or buying of goods and providing or obtaining services. Plus, recovery of money owed in the delivery of goods or services and disputes for premises rented by a business to conduct their operations within.

+ Legal Helpline, Legal Assistance and Support Services

Provided by qualified lawyers, HR professionals and emotional support counsellors who are ready to help you and your team. It just takes a call to a single toll-free phone number.

Legal Risks. Well Managed. • ARAG.ca

How can we help you save time and money?

Maggie's Story: *Legal Defence*

- Maggie is the owner of a commercial heating, ventilation and air conditioning repair company, with 15 employees spread across the city on various jobs.
- One day, Maggie was notified that she was being charged by the provincial workers occupational health and safety authority for failing to report an on-site injury to them.
- Maggie was shocked as she had no idea that any of her employees were hurt on the job until now.
- She immediately called the Legal Helpline for assistance and her case was passed on to the ARAG Claims Department.
- A lawyer was assigned to her and was able to negotiate a deal whereby three charges were dropped and only one charge was plead guilty to, which carried a small fine.
- Maggie was relieved her ARAG policy saved her company over **\$8,000** in legal fees.



Hassan's Story: *Employment Disputes*

- Hassan owns a restaurant. He recently had to let an employee go who had a history of poor work performance.
- The employee was terminated without cause and provided legally required severance.
- The now former employee sued Hassan for wrongful dismissal and filed a human rights complaint seeking \$80,000 in damages, on the basis they were terminated due to their family status.
- Hassan was upset, and called the ARAG Legal Helpline for assistance. The Helpline Lawyer passed his case on to the ARAG Claims Department, and an employment lawyer was assigned to defend Hassan.
- The lawyer negotiated a settlement whereby the Human Rights action was dropped and a \$16,000 settlement was paid versus the \$80,000 originally sought by the former employee.
- Hassan's business also saved over \$41,000 in legal fees.

Legal Helpline, Legal Assistance and Support Services

Every Business Legal Solutions policy includes unlimited 24/7 Legal Helpline access. Helpline Lawyers provide general legal information for any legal question, even if the issue is not covered by the policy.

To further assist with handling a legal issue, the policy also includes:

- Unlimited Legal Document Centre access, Legal Document Review service and Simple Legal Letter Drafting services
- Additional services including Unlimited HR Assistance and Unlimited Emotional Support Assistance

Coverage that ensures your legal risks are *Well Managed.* • ARAG.ca