



ARAG

**Business Legal Solutions**

*In Action*

Running a business is full of surprises. Some are fun, financially rewarding, and cherished, while others like a legal dispute can be expensive, time consuming and stressful to resolve.

It's not always top of mind, but your business faces potential legal risks every day, whether it be with employees, vendors, customers, or the Canada Revenue Agency.

**An ARAG Business Legal Solutions policy is designed to deal with unexpected legal surprises, as it provides your business with:**

### Legal Assistance\*

Makes running a business a little easier with:

- Unlimited Legal Helpline, HR Assistance and Legal Document Centre access
- Legal Document Review and Simple Legal Letter Drafting services
- Unlimited Emotional Support Assistance for you and your employees



### 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 your business to pay if you lose your case

An ARAG Business Legal Solutions policy saves you precious time, effort and money when facing an unexpected legal surprise. Let us help you, so you can focus on what matters most – managing and growing your business.

**Legal Risks. Well Managed. • ARAG.ca**

\* For full details regarding legal assistance, support services and insurance coverage conditions, exclusions, limitations, and deductibles that may apply, please read the policy wordings.

We can help protect your time and budget when facing these legal issues!



## Employment Disputes

Ali dismisses an employee after they repeatedly arrive late and miss several important client meetings. The employee commences a wrongful dismissal action, alleging discrimination.

**ARAG will assign an employment lawyer to the case and legal costs will be covered to defend Ali's business.**



## Employees' Extra Protection

One of May's employees has a Human Rights tribunal action brought against them, claiming monetary damages for unlawful workplace discrimination by an ex-employee.

**ARAG will assign a lawyer to the case and legal costs will be covered from the first dollar spent.**



## Legal Defence

Antonio's business is under investigation by the provincial health and safety authority after an unfortunate workplace accident.

**ARAG will appoint a lawyer to defend the business during the investigation and for any charges laid.**



## Auto Legal Defence

While driving his company pick-up truck to a job site, David was pulled over for driving 30 km/h over the posted speed limit.

**ARAG will provide legal representation to defend David and cover legal costs from the first dollar spent.**



## Statutory Licence Appeals

Martina's restaurant accidentally served alcohol to minors, is charged and has its liquor license suspended for an extended period of time.

**ARAG will retain a lawyer and assist with the shortening of the suspension.**



## Bodily Injury

A business owner sends Daniel, a sales rep, to some offsite client meetings. On the way to a meeting, Daniel trips and falls due to an unsafe city sidewalk.

**ARAG will appoint a personal injury lawyer to represent the sales rep to bring legal action against the city.**



## Property Protection

The parking lot for Sanjay's business is constantly filled with cars from a neighbouring apartment building. Customers have nowhere to park and the business is suffering as a result.

**ARAG will appoint a lawyer to take legal action to address the business's problem.**



## Contract Disputes & Debt Recovery

A customer alleges that Mayeesh's business did not provide all the services agreed upon within a written estimate and refuses to pay. Mayeesh knows that's not the case and that she should be paid in full.

**ARAG will assign a lawyer to the case to pursue the customer and retrieve the amount owed to the business.**



## Tax Protection

The Canada Revenue Agency (CRA) is auditing Bo's business expenses and demanding an on-site review of their records.

**ARAG will retain a tax lawyer and/or tax accountant to assist with the audit.**

## **PLUS, All Legal Assistance and Support Services...**

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

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