



**A Quick Summary of Our NEW ARAG Business Legal Solutions Policy**

We want to make it easy for you to quickly see changes of note and what remained the same when you compare our **NEW** Business Legal Solutions to our legacy business product. This summary provides that high-level overview, **but we also strongly recommend you read both the new and legacy policy wordings** to understand all and any potential differences in conditions, terms, deductibles, and limits.

**Legal Assistance & Support Services**

	The Blue Legacy Business Product	NEW ARAG Business Legal Solutions
Unlimited Legal Helpline Access	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
Legal Document Review	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included
Simple Legal Letter Drafting	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included
Unlimited Legal Document Centre Access	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included
Unlimited Emotional Support Assistance	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included
Unlimited HR Assistance	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included

**Insured Events**

**Employment Disputes**

Coverage for disputes relating to: 1. The dismissal of an employee. 2. A contract of employment. 3. An alleged statutory breach under employment or human rights legislation.	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
Waiting Periods	<ul style="list-style-type: none"> <li>• 90 days from policy inception</li> <li>• 180 days from policy inception in cases of a formal warning or lay-off</li> </ul>	<input checked="" type="checkbox"/> Remains the same

**NEW! Employees' Extra Protection**

Coverage for when proceedings are brought against an employee for unlawful discrimination.	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included
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**Contract Disputes & Debt Recovery**

Coverage for disputes relating to: • Selling or buying goods. • Providing or obtaining services. • Recover money owed from the sale or provision of goods or services.	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same + Plus, now it is much clearer that disputes relating to an insured who rents a premises for their own business use are covered.
Waiting Periods	• 90 days from policy inception	<input checked="" type="checkbox"/> Remains the same
Minimum Amount in Dispute	• \$1,000	• \$2,500

**NEW! Auto Legal Defence**

Coverage to defend the insured for being prosecuted for a highway traffic or motor vehicle offence.	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now included for vehicles with a gross vehicle weight under 4,500 kilograms.
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Insured Events (continued)	The Blue Legacy Business Product	NEW ARAG Business Legal Solutions
<b>Legal Defence</b>		
Coverage to defend the insured for a: <ul style="list-style-type: none"> <li>• Criminal investigation or prosecution.</li> <li>• Occupations Health and Safety investigations or prosecution.</li> <li>• Civil action for compensation under Privacy Legislation.</li> <li>• Respond to the CRTC in relation to Federal Anti-Spam Legislation.</li> </ul>	<input checked="" type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Remains the same</b> , except: Investigation or prosecution of all forms of assault are not covered as per General Exclusion 10(a).
<b>Statutory Licence Appeals</b>		
Coverage to appeal to a statutory or regulatory body following a decision to suspend, alter the terms or cancel a licence to conduct your business.	<input checked="" type="checkbox"/> <b>Included</b> under insured event title Statutory Licence Protection	<input checked="" type="checkbox"/> <b>Remains the same</b> other than insured event title change to 'Statutory Licence Appeals' to better reflect the scope of coverage.
<b>Property Protection</b>		
Coverage to pursue civil action for: <ul style="list-style-type: none"> <li>• Damage to physical property.</li> <li>• Legal nuisance.</li> <li>• Trespass.</li> </ul>	<input checked="" type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Remains the same</b> , plus: + <b>Now included</b> are disputes relating to: <ul style="list-style-type: none"> <li>• Physical property the insured rents or is their responsibility.</li> <li>• Recovery or repossession of physical property from an employee or ex-employee.</li> </ul>
Minimum amount in dispute	• \$1,000 for physical damage claims	<input checked="" type="checkbox"/> <b>Remains the same</b>
<b>Bodily Injury</b>		
Coverage to pursue an insured's legal rights following a specific or sudden accident which causes their death or bodily injury.	<input checked="" type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Remains the same</b> , except: A condition, illness or disease which develops gradually over time is not covered as per insured event exclusion 3.
<b>Tax Protection</b>		
Coverage to respond to a business-related tax audit or tax appeal in relation to: <ul style="list-style-type: none"> <li>• Income tax, GST, PST or HST.</li> <li>• Payroll deduction.</li> </ul>	<input checked="" type="checkbox"/> <b>Included</b>	<input checked="" type="checkbox"/> <b>Remains the same</b>
<b>Claims Handling</b>		
Policy Type	• Occurrence based.	<input checked="" type="checkbox"/> <b>Remains the same</b>
Claims Notification Period	• 120 days from date of occurrence.	<input checked="" type="checkbox"/> <b>Remains the same</b>
Reasonable Prospects	• Applies to all civil claims.	<input checked="" type="checkbox"/> <b>Remains the same</b>
Submitting a Claim	• Insured calls the Legal Helpline.	<input checked="" type="checkbox"/> <b>Remains the same</b>

