



ARAG



Personal Legal Solutions

In Action

Life is full of surprises. Some are fun and cherished, while others like a legal dispute can be expensive and stressful to resolve.

It's not always top of mind, but you face potential legal risks every day, whether it be with employers, contractors, neighbours or driving down the highway.

**An ARAG Personal Legal Solutions policy helps reduce your legal risks by providing:**

### Legal Assistance\*

Makes life a little easier with:

- Unlimited Legal Helpline, Legal Document Centre and Identity Theft Protection Assistance access
- Legal Document Review and Simple Legal Letter Drafting services
- Unlimited Emotional Support Assistance for you and your family



### 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 saves you precious time, effort and money. Let us help you, so you can focus on what matters most in life – enjoying fun surprises.

**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.



### 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 assign an employment lawyer and cover the legal costs to pursue legal action against the former employer.**



### Legal Defence

While rushing to get to work on time, Patil was pulled over for driving 30 km/h over the posted speed limit.

**ARAG will provide legal representation to defend Patil in traffic court and cover legal costs from the first dollar spent.**



### Driver's Licence Protection

William is charged for driving 60km/h over the posted highway speed limit, and his driver's license is immediately suspended. As a result, he is unable to do his job and it negatively impacts his family's daily life.

**ARAG will appoint a legal representative on William's behalf and cover all legal costs to appeal the suspension.**



### 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 assign a personal injury lawyer and cover the legal costs to pursue the liable retailer for compensation on Sasha's behalf.**



### 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.**



### Tenancy Disputes

Zoe's landlord refuses to give her 48 hours notice to enter her apartment to perform maintenance tasks and to park her car in the front driveway as per the rental agreement.

**ARAG will assign a lawyer and cover legal costs to enforce the landlord's contractual obligations.**



### Contract Disputes

David hired a plumber to make repairs and renovations to his kitchen but found the plumber's work sloppy and not up to code. Despite the substandard work, the plumber demanded payment from David.

**ARAG will cover the legal costs to pursue legal action against the plumber to meet their contractual obligations.**



### Tax Protection

Gabriella received an assessment notice from the Canada Revenue Agency (CRA) claiming she owed \$8,000 in additional personal income taxes.

**ARAG will assign a tax lawyer and/or tax accountant and cover costs incurred to appeal the CRA assessment on Gabriella's behalf.**

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

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

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