



A Quick Summary of Our NEW ARAG Personal 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 Personal Legal Solutions to our legacy personal 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 Personal Product	NEW ARAG Personal 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 Identity Theft Protection Assistance	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now Included

Definition of Insured & Insured Events

<ul style="list-style-type: none"> Coverage was provided to the: Name of insured, their spouse or civil partner or any son or daughter, normally living with them. 	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same, plus: + Expanded to now include relatives normally living at the principal residence, and: + Clearly states dependent students who may be temporarily living away are also covered.
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Employment Disputes

Coverage for disputes relating to: <ul style="list-style-type: none"> Contract of employment or future employment An alleged breach of statutory rights under employment legislation An alleged breach of rights under human rights legislation as it related to the insured's employment 	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
Waiting Periods	<ul style="list-style-type: none"> 30 days from policy inception 90 days from policy inception in cases of a lay-off or job elimination 	<input checked="" type="checkbox"/> Remains the same

Contract Disputes

Coverage for disputes relating to: <ul style="list-style-type: none"> Selling or buying goods, including the purchase, sale, rental, lease, service, repair, testing or cleaning of a motor vehicle Obtaining services The amount due under a motor vehicle lease in the event it is declared a total loss 	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
Waiting Periods	<ul style="list-style-type: none"> 90 days from policy inception 	<input checked="" type="checkbox"/> Remains the same
Minimum Amount in Dispute	<ul style="list-style-type: none"> \$500 	<ul style="list-style-type: none"> \$1,000

Tenancy Disputes

Coverage for disputes relating to a residential tenancy agreement, which the insured entered into for renting their principal residence.	<input checked="" type="checkbox"/> Not Included	<input checked="" type="checkbox"/> Now included
Waiting Periods	<input checked="" type="checkbox"/> Not Included	• 90 days from policy inception

Total Loss Valuation Disputes

Coverage for a dispute with an auto insurer regarding the value of a motor vehicle in the event it is declared a total loss.	<input checked="" type="checkbox"/> Remains the same	<input checked="" type="checkbox"/> Remains the same
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Driver's Licence Protection

Coverage to defend the insured's driver's licence from being revoked or suspended.	<input checked="" type="checkbox"/> Remains the same	<input checked="" type="checkbox"/> Remains the same, except: Failure to provide a sample or be tested for the presence of cannabis is a new condition under insured event exclusion 1.
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Legal Defence

Coverage to defend the insured when they are being prosecuted for: <ul style="list-style-type: none"> • A highway traffic or motor vehicle offence • An alleged criminal offence arising from their work as an employee 	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same, except now includes coverage to defend the insured when they are: <ul style="list-style-type: none"> + Being interviewed by the police or other authority with powers to prosecute for an alleged criminal offence arising from their work. + Using their motor vehicle for business purposes. What will not be covered is a: <ul style="list-style-type: none"> • Failure to provide a sample or be tested for the presence of cannabis is a new condition under insured event exclusion 1. • Investigation or prosecution of an alleged assault are not covered as per General Exclusion 10(a).
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Bodily Injury

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"/> Included	<input checked="" type="checkbox"/> Remains the same, except: A condition, illness or disease which develops gradually over time is not covered as per insured event exclusion 3.
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Property Protection

Coverage to pursue civil action for: <ul style="list-style-type: none"> • Damage to physical property • Legal nuisance • Trespass 	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
Minimum Amount in Dispute	• \$500 for physical damage claims	• \$1,000 for physical damage claims
Deductible	The first \$500 in legal costs if the dispute cannot be resolved by ARAG and a lawyer needs to be appointed	<input checked="" type="checkbox"/> Remains the same

Tax Protection

Coverage to respond to an audit or tax appeal in relation to their personal tax affairs	<input checked="" type="checkbox"/> Included	<input checked="" type="checkbox"/> Remains the same
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Claims Handling

	The Blue Legacy Personal Product	NEW ARAG Personal Legal Solutions
Policy Type	• Occurrence based.	<input checked="" type="checkbox"/> Remains the same
Claims Notification Period	• 120 days from date of occurrence.	<input checked="" type="checkbox"/> Remains the same
Reasonable Prospects	• Applies to all civil claims.	<input checked="" type="checkbox"/> Remains the same
Submitting a Claim	• Insured calls the Legal Helpline.	<input checked="" type="checkbox"/> Remains the same