

Member Legal Benefits

In-Action

Business Legal Solutions for Associations

Legal issues are a part of doing business. They can affect any company, no matter its size or industry. A Business Legal Solutions policy protects your members in a wide range of situations, helping them save time and money, while ensuring their legal risks are well managed.

An ARAG Business Legal Solutions policy is designed to deal with unexpected legal surprises, as it provides your members 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 your members and their employees



Legal Insurance*

The policy provides coverage for:

- A preselected 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 member's business to pay if they lose their case

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

Legal Risks. Well Managed. • ARAG.ca

We can help protect your member's 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.



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 on Martina's behalf and cover the legal costs to assist with the shortening of the suspension.



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.



Bodily Injury

A business owner sends Dan, a sales rep, to some off-site client meetings. On the way to a meeting, Dan 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

Sanjay's business is located in a busy shopping complex. Employees of a neighbouring business are using his parking spaces, leaving his employees and customers with nowhere to park. His business is suffering as a result.

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



Tax Protection

Bo took reasonable care to ensure monthly HST remittances were filed on time and accurately. The Canada Revenue Agency (CRA) now wants to conduct a tax audit relating to income and sales tax remittances.

ARAG will provide legal tax assistance and cover legal costs on Bo's behalf.



Contract Disputes & Debt Recovery

A customer alleges that Mayeesha's business did not provide all the services agreed upon within a written estimate and refuses to pay. Mayeesha 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.

+ Legal Helpline, Legal Assistance and Support Services

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

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