

### Make complex legal events easier to handle.

Despite your best efforts as a residential landlord, you have to sometimes deal with bad tenants. This could give rise to unforeseen legal issues and take you away from doing what you love. Legal Expense Insurance provides a wide range of protection and ensures that your legal risks are well managed.

### An ARAG Landlord Legal Solutions policy helps reduce legal risks by providing:

## Legal Assistance<sup>\*</sup>

Makes life a little easier with:

- Unlimited 24/7 access to a Legal Helpline staffed by lawyers
- Unlimited access to a Legal Document Centre
- Legal Document Review and Simple Legal Letter Drafting services

# Legal Insurance<sup>\*</sup>

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 you to pay if you lose your case

An ARAG Landlord 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 – enjoying time with loved ones.

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

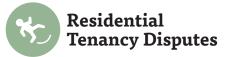
## Landlord Legal Solutions

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



Tony spent an entire day in his tenant's unit making repairs. The next day police showed up to interview Tony and then arrest him, based on his tenant's allegation Tony stole \$3,500 in cash from the unit.

ARAG will assign a criminal defence lawyer to represent Tony and cover the legal costs.



Karim is owed outstanding rent from his tenant, who is not responding to any of Karim's demand letters and is not vacating his property.

ARAG will assign legal representation on behalf of Karim and cover the legal costs to vacate the tenant and give Karim access to his property.



Wen was successful in getting an order to evict his unruly tenant. The tenant was given 30 days to vacate, but a month later refused to do so and was still living in the unit.

ARAG will assign a lawyer and get a court order to enforce the eviction. ARAG will also cover legal costs and costs for the bailiff to do the eviction.



#### + Legal Helpline and Legal Assistance

Provided by qualified lawyers who are ready to help you! It just takes a call to a single toll-free phone number.

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

The above scenarios are examples only. For full details regarding legal assistance, support services and insurance coverage, conditions, exclusions, limits of indemnity and deductibles that may apply, please read the policy wordings. ARAG Legal Solutions Inc. (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.