









Personal Legal Solutions

Unforeseen legal life events can have a significant impact on a family's time and budget. 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.

A legal expense insurance policy makes complex legal events easier to handle and ensures your **legal risks are well managed.**

An ARAG Personal Legal Solutions policy saves you time and effort and provides you with the legal resources that you need.

Insured Events

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Employment Disputes
 Pursuing legal action relating to a contract of employment or a breach of employment or human rights legislation.
- 
Legal Defence
 Defending against a criminal investigation or prosecution arising from an insured's work as an employee, or prosecution for a highway traffic or motor vehicle offence.
- 
Driver's Licence Protection
 Defending against the revocation or suspension of an insured's motor vehicle driver's licence.
- 
Property Protection
 Pursuing legal action relating to a trespass, legal nuisance or if a third party causes physical damage to personal property.
- 
Bodily Injury
 Pursuing legal action due to an accident that causes death, illness, or a serious injury.
- 
Tenancy Disputes
 Pursuing or defending a dispute relating to a residential tenancy agreement the insured entered into to rent their principal residence.
- 
Tax Protection
 Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision.
- 
Contract Disputes
 Pursuing or defending legal action relating to the selling or buying of goods or obtaining services. Plus, coverage for disputes with a leasing company for the amount due if a leased motor vehicle is declared a total loss by the auto insurer.

+ Legal Helpline, Legal Assistance and Support Services

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

Legal Risks. Well Managed. • ARAG.ca

How can we help you save time and money?

Shane's Story: *Driver's Licence Protection*

- Shane was running late for work when he was pulled over and ticketed for making an unsafe left turn.
- The charge would cost him \$110 and two demerit points, as well as affecting his vehicle insurance premium.
- Shane believed that he had made an honest mistake and that the ticket was unfair.
- Frustrated, he called the ARAG Legal Helpline for assistance and information, and was told his case would be passed to the ARAG Claims Department for review.
- Since this was a claimable legal event, legal representation was assigned to handle disputing the ticket on Shane's behalf.
- The assigned lawyer successfully defended him in traffic court, and the charge was completely withdrawn. Shane did not even have to take time off work, as the lawyer handled it all for him and he saved over \$750 in legal fees.



Radhika's Story: *Property Protection*

- While Radhika was away on a family vacation, her new neighbour put up a new fence between their properties and to her surprise it was built 1.5 feet onto her property.
- She spoke to her neighbour as soon as she saw what happened, but the neighbour adamantly denied it was built on Radhika's property and refused to move it.
- Radhika was disappointed her neighbour was not being rational, and she called the Legal Helpline and a lawyer was assigned to handle this on her behalf.
- The appointed lawyer contacted the neighbour to advise of the trespass. The neighbour still refused to accept that the fence was built on Radhika's property and hired his own lawyer, which necessitated getting copies of the plans and deeds from the land registry, the asking a surveyor to attend and comment on the location of the fence.
- The surveyor agreed the fence was not built on the property line, and when presented with the evidence and the threat of litigation, the neighbour eventually agreed to move the fence back to the property line.
- Radhika saved \$4,000 in legal fees.

Legal Helpline, Legal Assistance and Support Services

Every Personal Legal Solutions policy includes unlimited 24/7 Legal Helpline access. Helpline Lawyers provide general legal information for any legal question, even if the issue is not covered by the policy.

To further assist with handling a legal issue, the policy also includes:

- Unlimited Legal Document Centre access, Legal Document Review service and Simple Legal Letter Drafting services
- Additional services including Identity Theft Protection Assistance and Unlimited Emotional Support Assistance

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