

Transport Legal Solutions*In Action***Can your business afford a legal dispute?**

Whether related to offences on the road or the purchase or sale of a commercial vehicle, legal issues can have a significant time and financial impact on a transportation business's operations. This can be stressful, disruptive, and expensive.

An ARAG Transport Legal Solutions policy is designed to deal with unexpected legal surprises, as it provides your transportation business 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 you and your 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 business to pay if you lose your case

An ARAG Transport 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 – managing and growing your business.

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.

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



Legal Defence (In Canada Coverage)

Due to a highway closure, Maximus is charged with driving over the maximum number of hours allowed in a 24-hour period.

ARAG will assign a lawyer and pay legal costs to defend the charge.



Legal Defence (Optional U.S. & Mexico)

Darren received a ticket for the unauthorized use of a restricted vehicle on a U.S. interstate highway, as he was operating his truck outside of his permit area. He proceeded to hire a lawyer within the state where he was charged.

ARAG will reimburse Darren for his legal bills up to \$10,000 USD.



Driver's Licence Protection

Han received a ticket that resulted in his commercial driver's license being suspended. His business activities require him to drive.

ARAG will appoint a lawyer and cover legal fees to appeal the decision.



Statutory Licence Protection

A business is assigned a conditional safety rating following a failed facility audit. The business has since fixed the issue that resulted in the failed audit, but the Ministry refuses to amend the conditional rating at renewal time.

ARAG will assign a lawyer, cover legal fees to defend the business and appeal the decision.



Contract Disputes

Mona, a small business owner, purchased a delivery van for her company and later discovered that the van had been involved in a previous accident. This information had not been disclosed to Mona, and the dealer refused to accept a return.

ARAG will assign a lawyer to pursue the dealer and negotiate a return.



+ Legal Helpline, Legal Assistance and Support Services

Provided by qualified lawyers, HR professionals and emotional support counsellors. They are ready to help you and your team. 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.