



Legal Expense Coverage

Legal Expense coverage offers protection from costs associated with legal matters including litigations, disciplinary actions, human rights complaints and charges under the Criminal Code.

Coverage and Options

Our core Legal Defence Costs coverage is very broad and is written with no deductible. The core coverage offers legal protection for the following areas:

- Provincial statutes or regulations.
- Criminal Code coverage when being investigated or prosecuted. Coverage is applicable whether pleading guilty or a verdict of guilty is declared.
- Civil action for failure to comply under privacy legislation.
- Civil action when an insured is a trustee of a pension fund for the Named Insured's employees.

Cost for Appeals

Legal costs for appeals are covered for Legal Defence Costs and any optional coverage.

Optional Coverage

In addition to our core coverage for Legal Defence Costs, you can mix and match any optional coverage to best suit your business.

Contract disputes and debt recovery covers the Insured's legal costs to pursue or defend their legal rights in a dispute relating to an agreement for selling or buying goods or providing or obtaining services.

Statutory licence protection covers legal costs for appeals to the relevant statutory or regulatory authority, court, or tribunal for an event resulting in the suspension, refusal to renew,

cancellation or alteration of terms with respect to the Named Insured's business licence.

Property protection covers legal costs for a Named Insured to pursue their legal rights for an event that causes physical damage to the property, is considered a legal nuisance, or a trespass.

Tax protection covers legal costs for a tax appeal or a tax audit relating to liability for income tax, GST, PST or HST or payroll deduction compliance arising from the Named Insured's business.

Making A Legal Expense Claim is easy and convenient. It involves five simple steps:

STEP 1

Call the Legal Helpline – 1-855-953-1434 Available from 8 a.m. to 12 a.m., 7 days a week

If you believe you have a legal issue, you should call the Legal Helpline right away. The helpline telephone number and your policy number can be found on your policy certificate and wallet card. A lawyer will provide legal assistance and identify potential next steps.

Please note: the lawyer will not advise on coverage, make a claim decision or review documents.

If the issue appears to be covered, the lawyer will send your information to the ARAG Claims Department.

If this is an emergency situation and you require immediate legal advice, please tell the agent that it is an emergency situation and that a Helpline Lawyer needs to call back right away.

STEP 2

Discuss the Legal Issues with a Claims Analyst

A Claims Analyst is assigned who will contact you by email and phone, requesting further documents and information to assist in making a claim decision.

STEP 3

You are Notified of a Claim Decision

Your Claims Analyst will make a final coverage decision once all the required information is received, and notify you by phone and email.

If coverage does not apply, you will still have unlimited access to the Legal Helpline for more legal information and assistance.

STEP 4

Your Assigned Lawyer Handles your Case Until it is Closed

Depending on your legal issue, our Claims Analyst will contact the other party involved to see if it can be resolved to avoid a lengthy litigation. Any resolution brokered by our Claims Analyst will be discussed with and approved by you prior to any final settlement.

STEP 5

If ARAG cannot resolve your issue, a Panel Lawyer is assigned

You will deal directly with your assigned lawyer until the issue is resolved. Our Claims Analyst will remain involved to answer questions and to ensure that your claim moves forward in an efficient and timely manner. If a deductible is required, you will pay your assigned lawyer directly. Afterwards the Insurer pays all related legal expenses up to the approved budget and/or policy limits.

When the term “you/your” is referenced, it refers to “an Insured” under our policy, when a legal matter is in conjunction with their duties for the Named Insured Legal Expense coverage extends to the following persons who are considered Insureds’ under the policy: council, commission, committee and board members, trustees, directors and officers, managers, employees and volunteers. In the case of Children’s Aid Societies’ Coverage also extends to foster parents and kinship care providers. Customary care providers are also covered if there is a formal customary care agreement with the Named Insured. Please note that kinship service providers are not covered under this policy.

In partnership with



ARAG Legal Solutions Inc. is the Canadian market leader and Managing General Agent specializing exclusively in Legal Expense Insurance (LEI). All our policies are underwritten by HDI Global Specialty SE.