



# BUSINESS LEGAL SOLUTIONS

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 you in a wide range of situations, helping you save time and money, while ensuring your legal risks are well managed.**

An ARAG Business Legal Solutions policy is designed to deal with unexpected legal surprises, as it provides you with:

<p>Legal Assistance, which includes:</p>	<ul style="list-style-type: none"> <li>✓ Unlimited Legal Helpline;</li> <li>✓ HR Assistance;</li> <li>✓ Legal Document Centre access;</li> <li>✓ Legal Document Review;</li> <li>✓ Simple Legal Letter Drafting services;</li> <li>✓ Unlimited Emotional Support Assistance</li> </ul>
<p>Legal Insurance, which provides coverage for:</p>	<ul style="list-style-type: none"> <li>✓ A preselected and qualified lawyer's hourly rate from the first dollar spent;</li> <li>✓ Court, medical report or expert witness fees;</li> <li>✓ Adverse costs a judge may order you to pay if you lose your case.</li> </ul>

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

## 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.**

## 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.**

## Statutory Licence Appeals

Martina discovers that her clinic's licence is suspended following a disciplinary committee hearing, arising from an alleged breach of applicable provincial legislation. Martina wishes to appeal the decision of the committee. **ARAG will appoint a lawyer to appeal the decision and cover the associated legal costs.**

## 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.**

## 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.**

## HOW TO APPLY

Please contact BMS to purchase coverage.

**BMS Canada Risk Services Ltd. (BMS)**

 1-855-318-6558

 info.canada@bmsgroup.com

 www.canada.bmsgroup.com

### More Information

For full details regarding the Legal Helpline and Legal Assistance Services, please read the policy wording. ARAG Legal Solutions Inc.'s (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.

