



# PERSONAL LEGAL SOLUTIONS

Accessing the legal system is time-consuming and expensive.

**A Personal Legal Solutions policy empowers you to defend or pursue your rights, giving you greater confidence when you face a legal issue without worrying about the impact on your family's finances.**

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

|                                               |                                                                                                                                                                                                                                                                                                        |
|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Legal Assistance, which includes:             | <ul style="list-style-type: none"><li>✓ Unlimited Legal Helpline;</li><li>✓ Legal Document Centre;</li><li>✓ Identity Theft Protection Assistance access;</li><li>✓ Legal Document Review;</li><li>✓ Simple Legal Letter Drafting services;</li><li>✓ Unlimited Emotional Support Assistance</li></ul> |
| Legal Insurance, which provides coverage for: | <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:

## Total Loss Valuation Dispute

Omar was in a car accident and his car was declared a total loss. He was offered \$10,000 by his automobile insurer, but believes his motor vehicle is worth way more than \$10,000. **ARAG will assign an adjuster to do some research and negotiate a better settlement for Omar.**

## Legal Defence

While rushing to make it to work on time for a meeting, Austin was pulled over for driving 30 km/h over the posted speed limit. **ARAG will provide legal representation to defend Austin in traffic court and cover legal costs from the first dollar spent.**

## Driver's Licence Protection

William is charged for driving 60km/h over the posted highway speed limit, and his driver's license is immediately suspended. He is unable to do his job, which negatively impacts his daily life. **ARAG will appoint a lawyer and cover all legal costs to appeal the suspension on William's behalf.**

## Property Protection

Melanie's neighbour cut down a hedge that was shared on her property without consulting her. This caused a loss of privacy for Melanie and her family. The neighbour refused to pay for a new hedge. **ARAG will assign a lawyer and cover legal costs to negotiate with the neighbour.**

## Bodily Injury

Sasha slipped on an unmarked puddle at the local grocery store and suffered a severely sprained ankle that resulted in time off work and added stress. **ARAG will assign a personal injury lawyer and cover the legal costs to pursue the liable retailer for compensation on Sasha's behalf.**

## Tenancy Disputes

Zoe's landlord refuses to give her 48 hours' notice to enter her apartment to perform maintenance tasks and to park her car in the front driveway as per the rental agreement. **ARAG will assign a lawyer on Zoe's behalf and cover legal costs to enforce the landlord's contractual obligations.**

## Tax Protection

Gabriella received an assessment notice from the Canada Revenue Agency (CRA) claiming she owed \$8,000 in additional personal income taxes. **ARAG will assign a tax lawyer and/or tax accountant and cover costs incurred to appeal the assessment on Gabriella's behalf.**

## Contract Disputes

David hired a plumber to make repairs and renovations to his kitchen but found the plumber's work sloppy and not up to code. Despite the substandard work, the plumber demanded payment from David. **ARAG will cover legal costs to pursue legal action against the plumber to meet their contractual obligations.**

## 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.

**bms.**

