



# 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:

Legal Assistance, which includes:

- ✓ Unlimited Legal Helpline;
- ✓ HR Assistance;
- ✓ Legal Document Centre access;
- ✓ Legal Document Review;
- ✓ Simple Legal Letter Drafting services.

Legal Insurance, which 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 you to pay if you lose your case.

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

This brochure is a summary of coverage and is for information purposes only. Full terms and conditions of the policy, including all exclusions and limitations, are described in the policy wording, a copy of which can be obtained from BMS.

**bms.**