

Legal Services Package

bms.

Navigating the legal system can be expensive and time consuming. **ARAG makes it easy to get answers to your legal questions quickly, without spending hours searching for resources.**

Unlimited Legal Helpline

Receive unlimited access to the ARAG Legal Helpline for confidential general legal advice on any issue, even if it's not covered by your policy. The lawyer cannot provide case-specific research, make claims decisions, or review documents.

Examples of questions that you can ask a helpline lawyer:

- ✓ "I hired a contractor to renovate my kitchen, but the work is substandard. What are my next steps?"
- ✓ "I'm being audited by the Canada Revenue Agency. What steps should I take to ensure it goes smoothly?"
- ✓ "I would like to create a will. How do I do this, and what are the legal requirements of a will?"

Legal Document Centre

Receive unlimited access to the ARAG Legal Document Centre, which offers lawyer-drafted, customizable legal templates.

One account is provided per policyholder with unlimited use. **To create an account, visit documentcentre.arag.ca** and enter your customer code under "Step 1: Create an Account."

Examples of documents you have access to:

- ✓ Residential lease agreements;
- ✓ Last will and testament documents;
- ✓ Power of attorney documents;
- ✓ Separation agreements;
- ✓ Prenuptial and cohabitation agreements;
- ✓ And more!

Legal Document Review




A lawyer will review a simple legal document you've received and provide an annotated copy to help you understand its general implications. Submit the full document, up to 8 single-sided pages in a readable font.

This service will not review documents you've drafted or any involved in ongoing litigation. **It can be used up to 12 times per year by calling the Legal Helpline.**

How to apply

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

-  1-855-318-6558
-  connect.canada@bmsgroup.com
-  www.canada.bmsgroup.com

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.

Simple Legal Letter Drafting

A lawyer can draft a simple legal letter for you, such as a complaint, travel consent, or resignation letter.

This service does not cover complex documents, ongoing litigation, or legal agreements like wills, contracts, or leases. **It can be used up to 12 times per year by calling the Legal Helpline.**

Emotional Support Assistance

Receive confidential Emotional Support Assistance, allowing you to speak with a professional counsellor about work or personal issues.

The service is available daily from 9:00 a.m. to 8:00 p.m. EST by calling the Legal Helpline. This is not a crisis line; for immediate mental health emergencies, contact local emergency services.

Identity Theft Protection Assistance

Access Identity Theft Protection Assistance, where experts will provide advice on preventing identity theft and help restore your identity if it's compromised.

This service is available daily from 9:00 a.m. to 6:00 p.m. EST by calling the Legal Helpline.

HR Assistance

Access HR Assistance for guidance on workplace issues affecting your business.

This service is available Monday to Friday, 9:00 a.m. to 5:00 p.m. local time, by calling the Legal Helpline.