

Personal Legal Solutions

A Personal Legal Solutions policy lets you protect your rights confidently, without worrying about the time or cost of legal action.

2026-2027 coverage highlights:

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

Total Loss Valuation Dispute

After a total-loss car accident, Omar believes his insurer's \$10,000 offer is too low. **ARAG will assign an adjuster to research and negotiate a higher settlement.**

Legal Defence

Austin was caught speeding 30 km/h over the limit. **ARAG provides legal representation and covers all related costs from the first dollar.**




Driver's Licence Protection

William's license was suspended for speeding 60 km/h over the limit, affecting his work. **ARAG provides a lawyer and covers all costs to appeal.**

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.

Property Protection

Melanie's neighbour cut a shared hedge without permission, reducing her privacy. **ARAG provides a lawyer and covers costs to resolve the dispute.**

Bodily Injury

Sasha slipped on an unmarked puddle, injuring her ankle. **ARAG provides a personal injury lawyer and covers costs to seek compensation.**

Tenancy Disputes

Zoe's landlord ignored notice and parking rules. **ARAG provides a lawyer and covers costs to enforce the rental agreement.**

Tax Protection

Gabriella was hit with an \$8,000 CRA tax assessment. **ARAG provides a tax lawyer or accountant and covers costs to appeal.**

Contract Disputes

David's plumber did substandard work but demanded payment. **ARAG covers legal costs to hold the plumber accountable.**

