

# ARAG Business Legal Solutions

*for Independent Financial Brokers of Canada*



## How can we help you and your practice save time and money?



### **Commercial Employment Disputes:**

If you have a dispute with an employee arising out of their contract of employment, or an alleged breach of employment legislation. This could be a wrongful dismissal claim, or a Human Rights Tribunal application for discrimination.



### **Legal Defence:**

If you face a criminal charge, a police investigation, an occupational health and safety investigation, or a claim alleging failure to comply with privacy or anti-spam legislation, which arise in connection with the operation of your financial practice.



### **Small Claims Court Contract Disputes and Debt Recovery:**

If you face a dispute relating to the selling or buying of goods, or the obtaining or providing of services.



### **Statutory Licence Protection:**

If your financial practice faces a suspension, an alteration, or a cancellation of a business licence.



### **Personal Bodily Injury:**

If you suffer a bodily injury due to third party negligence, and face unexpected medical expenses, loss of income, or ongoing rehabilitation costs. An example would be a slip and fall accident on poorly maintained property.



### **Personal Drivers' License Protection:**

If you face legal issues related to your driver's licence. This could be a suspension or revocation of your licence due to a disputed traffic violation, a challenge to demerit points affecting your insurance, or defending against an alleged driving offense.



### **Personal Tax Protection:**

If you face an audit or wish to appeal a decision from the Canada Revenue Agency (CRA).



### **Commercial Tax Protection:**

If your practice faces an audit or you wish to appeal a decision from the Canada Revenue Agency (CRA).



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## Legal Helpline and Assistance Services

### Unlimited Access to a General Legal Helpline:

- Available from 8:00 a.m. to midnight, local time, 7 days a week
- Helpline Lawyers provide general legal information and assistance for any legal question.
- Note that the Lawyer will not advise on coverage, make a claim decision or review documents.
- The Helpline number can be found in your policy agreement.

### Legal Document Review:

- A lawyer will review a simple legal document, and provide you with an annotated copy of the document with their notes.
- You must submit the entire document for the lawyer to review, up to 8 pages, single-sided.
- This service is not intended to review documents which you have drafted yourself.
- This service can be accessed a total of 12 times per year.
- To access this service, please call the Legal Helpline.

### Simple Legal Letter Drafting:

- A lawyer will draft a simple legal letter for you to send. This is intended to assist you with drafting simple documents, such as demand letters, consent letters, resignation letters, etc.
- This service is not intended for complex legal documents such as wills, power of attorney documents, or contracts.
- This service can be accessed a total of 12 times per year.
- To access this service, please call the Legal Helpline.

### Unlimited Access to a Legal Document Centre:

- You have unlimited access to an online library of legal documents, all of which have been drafted by lawyers, and are in the form of guided, customizable templates.
- Documents are based on Canadian laws and legal best practices.
- They can be downloaded and saved securely for future reference or reuse.
- To access, visit: [documentcentre.arag.ca](http://documentcentre.arag.ca).

