

Business Legal Solutions

# In Action

## Can your business afford a legal dispute?

Running a business is full of surprises. Some are fun, financially rewarding, and cherished, while others like a legal dispute can be expensive, time consuming and stressful to resolve. It's not always top of mind, but your business faces potential legal risks every day, whether it be with employees, suppliers, customers, or the Canada Revenue Agency.

An **ARAG Business Legal Solutions** policy is designed to deal with unexpected legal surprises, as it provides your business with:

### Legal Assistance\*

Makes running a business a little easier with:

- Unlimited Legal Helpline and Legal Document Centre access
- Legal Document Review and Simple Legal Letter Drafting services



### Legal Insurance\*

The policy 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 your business to pay if you lose your case

An **ARAG Business Legal Solutions** policy saves you precious time, effort and money when facing an unexpected legal surprise. Let us help you, so you can focus on what matters most – managing and growing your business.

**Legal Risks. Well Managed. • ARAG.ca**

We can help protect your time and budget when facing these legal issues!



## Employment Disputes

Tom dismisses a tradesman for being repeatedly late and consistently failing to wear the correct safety equipment. The former employee commences a wrongful dismissal action, alleging that his employer did not have cause to dismiss him and as such did not give the required notice. **ARAG will retain counsel to defend Tom.**



## 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.**



## Statutory Licence Appeals

The relevant municipal licensing body has suspended the licence of Ali's construction business. Although a written notice of reasons was provided, the opportunity to respond is denied. **ARAG will secure legal representation to appeal the decision.**



## Legal Defence

A tradesman is unfortunately killed after the ground around him collapses while digging a ditch at a residential construction site. Jing, the contractor, now faces an occupational health and safety investigation. **ARAG will retain a lawyer to represent Jing's business in relation to the investigation and subsequent charges, if they are 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

Dwayne, an employee of a house painting business, is severely injured following a fall as a result of a faulty handrail on a client's premises. Dwayne decides to forego Workers' Compensation Benefits and wishes to pursue legal action instead. **ARAG will secure legal representation to pursue Dwayne's legal rights.**



## Property Protection

April is a contractor who manages a business located in a busy commercial complex. The employees of an adjacent business are always using April's parking spaces, leaving her employees with no place to park. Even though she has provided notice not to trespass, the problem persists. **ARAG will secure legal representation to pursue legal action on April's behalf.**



## Tax Protection

Rylan took reasonable care to ensure that his business's yearly tax return was completed accurately, but an inadvertent error was made nevertheless. The Canada Revenue Agency is now conducting a tax audit relating to liability for HST. **ARAG will provide legal tax assistance and cover legal costs on Rylan's behalf.**



## 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.**

### + Legal Helpline, Legal Assistance and Support Services

Unlimited access to a Legal Helpline provided by qualified lawyers who are ready to provide general assistance and information on any legal matter, even if it is not covered under the policy. This policy also includes unlimited Legal Document Centre access, Legal Document Review services and Simple Legal Letter Drafting services.

Coverage that ensures your legal risks are **Well Managed.** • **ARAG.ca**