

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, vendors, 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**

\* For full details regarding legal assistance, support services and insurance coverage conditions, exclusions, limitations, and deductibles that may apply, please read the policy wordings.

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



## Employment Disputes

Two hotel employees bring a lawsuit against Logan's hotel, alleging that they were overlooked for promotions due to their religious beliefs. The employees did not receive promotions because of their constant lateness and inappropriate behaviour, which had resulted in several written warnings. **ARAG will appoint a lawyer to defend the action on behalf of Logan's hotel.**



## 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

A restaurant in the hotel's lobby is accused of serving alcohol to minors, is charged, and has its liquor licence revoked. **ARAG will appoint a lawyer to challenge the revocation on the hotel's behalf.**



## 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 delivery truck, 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

Bethany, a luxury hotel representative, is on her way to an off-site meeting when she trips and falls in an unmarked construction site. As a result, she suffers serious back injuries that impact her personal and professional life. **ARAG will appoint a lawyer to represent her and bring legal action against the responsible party.**



## Property Protection

Mel's restaurant entrance is blocked due to construction scaffolding for an adjacent building, preventing customers from entering the restaurant. Despite several attempts to come to a resolution, the situation continues to occur. **ARAG will assign a lawyer to seek a court injunction to prevent the entrance from being blocked.**



## 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

Rosaline's food supplier failed to deliver a large order of meat and fresh produce by the delivery date stipulated in the contract. This results in a significant loss of business for her restaurant, as she was forced to reduce menu options and purchase ingredients at higher cost from another supplier. **ARAG will retain legal representation to sue for breach of contract on Rosaline's behalf.**

### + 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**