



LEGAL SERVICES PACKAGE

Accessing the legal system can be time consuming and expensive, but answers to your legal questions are just a phone call away. **ARAG can help minimize the amount of time and effort spent looking for legal resources online.**

Unlimited Legal Helpline

You have unlimited access to the ARAG Legal Helpline through which you can receive confidential general legal assistance and information over the phone relating to any legal problem, even if it is not covered under the policy.

The helpline 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

You have unlimited access to the ARAG Legal Document Centre. The Legal Document Centre houses current legal documents, all of which have been drafted by lawyers and are in the form of guided, customizable templates.

One account is available per policyholder, but there is no limit to how many times you can access the Document Centre. **To create an account, visit: documentcentre.arag.ca.** Then under Step 1: Create an Account, please enter the customer code.

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 have received and provide you with an annotated copy of the document with their notes. This will assist you in understanding the general impacts that the document may have for you.

You must submit the entire document for the lawyer to review, up to 8 pages single-sided, and in a readable font.

This service is not intended to review documents which you yourself have drafted and includes but is not limited to a contract, a residential lease, a cohabitation agreement, etc.

This service cannot review any documents which are part of any ongoing litigation or procedure.

The Legal Document Review service can be accessed a total of twelve (12) times per year. **To access this service, please call the Legal Helpline.**



HOW TO APPLY

Please contact BMS to purchase coverage.

BMS Canada Risk Services Ltd. (BMS)

 1-855-318-6558

 info.canada@bmsgroup.com

 www.canada.bmsgroup.com

More Information

For full details regarding the Legal Helpline and Legal Assistance Services, please read the policy wording. ARAG Legal Solutions Inc.'s (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.

bms.





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Simple Legal Letter Drafting

A lawyer will draft a simple legal letter for you to send. **This service is intended to assist you with drafting simple documents, such as:**

- ✓ Complaint letters;
- ✓ A travel consent letter for a child;
- ✓ Resignation letters;
- ✓ Etc.

This service is not intended for complex legal documents such as: wills, power of attorney documents, contracts, employment termination letters, loan agreements, documents related to the lease of a property, or separation or cohabitation agreements. This service cannot be used to draft letters if the issue is part of any ongoing litigation or procedure.

The Simple Legal Letter Drafting service can be accessed a total of twelve (12) times per year.

To access this service, please call the Legal Helpline.

Emotional Support Assistance

ARAG will provide you with access to Emotional Support Assistance through which you can confidentially speak with a professional counsellor about any work or personal issues which may be affecting you.

The Emotional Support Assistance is available 7 days a week from 9:00 a.m. to 8:00 p.m. Eastern Standard Time (EST). **To schedule a time to speak with a professional counsellor, please call the Legal Helpline.**

Please note, this service is not a crisis helpline. If you are experiencing an immediate and serious mental health issue, you should contact the emergency services available through your municipal and/or provincial health authority.

Identity Theft Protection Assistance

You have access to Identity Theft Protection Assistance, where you can speak to an industry theft expert.

This service can provide you with general advice about identity theft and how to protect yourself. If you believe you have been the victim of identity theft, this service can also provide you with direct assistance in restoring your identity. Identity Theft Protection Assistance is available 7 days a week from 9:00 a.m. to 6:00 p.m. Eastern Standard Time (EST).

To schedule a time to speak with an Identity Theft Expert, please call the Legal Helpline.

HR Assistance

ARAG will provide you with access to HR Assistance where you can speak to a Human Resources professional who can provide you with information regarding HR issues that are impacting your business.

The HR Assistance service is available Monday to Friday from 9:00 a.m. to 5:00 p.m. local time.

To speak with an HR professional, please call the Legal Helpline.



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