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ARAG LEGAL SERVICES PROGRAM

Words and phrases in bold have special meaning as defined in the Definitions section.

LEGAL SERVICES

1. LEGAL HELPLINE

We will provide **you** access to a Legal Helpline through which **you** can receive confidential general legal assistance and information over the phone relating to any legal problem to help determine **your** legal rights and options under the laws of the applicable province or territory and the federal laws of Canada.

The Legal Helpline is available 24 hours a day, 7 days a week.



For general legal assistance on any matter, please call:

1.877.255.4269

Calls to this service may be recorded.

The lawyer cannot provide case specific research or review documents.

The helpline cannot provide information in respect of a dispute with **us**, the **broker**, or whomever **you** purchased of this service from.

We will not accept responsibility if the helpline service is unavailable for reasons **we** cannot control.

2. 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 the lawyer's notes to assist **you** in understanding the general impacts this may have for **you**.



To submit a legal document for review, please call:

1.877.255.4269

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

This service is not intended to review documents which **you** have drafted.

If a document forms part of an existing claim under a legal expense insurance policy, then it is not eligible for this review. If **you** believe that **your** issue may be covered under a legal expense insurance policy, please submit it as a claim for assessment before using this service.

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

This service includes but is not limited to a letter **you** have received, a contract for goods or services, a residential lease, or a cohabitation agreement.



Please note: Legal Document Review service can be accessed a total of twelve (12) times per year.

3. 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: demand letters, complaint letters, a travel consent letter for a child, a resignation letter, or a warning letter to an employee.



To request a simple legal letter to be drafted, please call:

1.877.255.4269

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 cohabitation or separation agreements.

This service is not available for issues which are already subject to a claim under a legal expense insurance policy. If **you** believe that **your** issue may be covered under a legal expense policy, please submit it as a claim for assessment before using this service.

This service cannot be used to draft letters if the issue is part of any ongoing litigation or procedure.



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

4. LEGAL DOCUMENT CENTRE

You have access to 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.

To create an account please first visit:



documentcentre.arag.ca

Then under Step 1: Create an Account, please enter the Customer Code **BMSkp21nU**.

5. EMOTIONAL SUPPORT ASSISTANCE

We will provide you 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:

1.877.255.4269 or call **1.888.845.5205** to access the service in French.

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

6. HR ASSISTANCE

We 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 9 a.m. to 5 p.m. local time.



To speak with an HR professional, please call:

1.877.255.4269



DEFINITIONS

The following definitions apply wherever these words or phrases appear in bold in this documentation.

Broker

The company, as identified on the Policy Declaration Page, which facilitated the purchase of this service for **you**.

We, us, our

ARAG Legal Solutions Inc.

You, your

The policyholder shown on the Policy Declaration Page.

PRIVACY POLICY

ARAG value you as a customer, and **we** are committed to protecting **your** privacy. **We** will maintain the confidentiality of the personal information which **we** collect, use, and disclose in the course of providing **you** with **our** services.

ARAG relies upon the definition of personal information found in the Personal Information and Protection of Electronic Documents Act (PIPEDA). This means that **we** consider any information about an identifiable individual to be personal information.

We limit **our** collection, use, and disclosure of **your** personal information to only that which is necessary for providing you with **our** services.

What personal information do we collect?

The types of personal information that **we** collect will vary depending on the circumstances and the type of service which **you** have. **We** may collect (and subsequently use and disclose as required) the following personal information:

- Individual Details: This can include **your** name, address, telephone number, email address, and date of birth.
- Financial Details: Bank account information
- Claims Information: Information relating to **your** current and former legal expenses claims. This could include correspondence with **your** appointed representative, and in some cases may contain health information.
- Marketing: Whether or not **you** have consented to receive marketing from us.

How do we use and disclose your personal information?

We collect, use and disclose personal information for a number of reasons including to:

- Assess and underwrite insurance risks.
- Verify **your** identity and to communicate with you.
- Investigate insurance claims.
- Determine prices, fees, and premiums.
- Conduct market and customer satisfaction research.
- Detect and preventing fraud.
- Comply with all applicable laws and regulatory requirements.
- Share **your** information with third party service providers.

Accessing and Correcting your Information

You have the right to access and correct any personal information which **we** hold on **you**. Subject to certain exceptions prescribed by law, **you** will be given reasonable access to **your** personal information. Please contact **our** Privacy Officer with these requests.

Privacy Policy (continued)

Withdrawal of your Consent

Subject to certain exceptions prescribed by law, **you** are able to withdraw **your** consent for **our** collection, use, and disclosure of **your** personal information. If **you** do withdraw **your** consent, then **we** may be unable to continue to effectively provide **you** with **our** services. If **you** wish to withdraw **your** consent, please contact **our** Privacy Officer.

How to Contact Us

If **you** need to contact **our** Privacy Officer, **you** can do so as follows:

ARAG Legal Solutions Inc.
121 King Street West, Suite 2200
Toronto, Ontario, M5H 3T9

Attention: Privacy Officer
Telephone: (416) 342-5400
E-mail: customerrelations@arag.ca

ARAG Legal Solutions Inc.

121 King Street West, Suite 2200
Toronto, Ontario, M5H 3T9

T| 416.342.5400 or 1.888.582.5586