Important Notice To Policyholders



Changes to Your Legal Expense Insurance Policy

On March 15, 2021 the ARAG Group (ARAG), a global leader in legal expense insurance acquired DAS Legal Protection Inc. (DAS) in Canada. As a result of the acquisition, the DAS company name will change to ARAG Legal Solutions Inc. effective on December 15, 2021.

All Canadian staff at DAS have been retained and the successful integration of that team into ARAG, will ensure you continue to receive effective and efficient customer service and claims handling.

We encourage you to read the accompanying policy wordings to familiarize yourself with the coverage, terms and conditions of your **ARAG Personal Legal Solutions** policy.

To ensure a smooth transition and that you have uninterrupted access to justice, we have **not made** any changes at this time to:

- Your policy's Insured Events
- Claims handling processes
- How you can access the Legal Helpline for general legal assistance and information

The changes made to your policy (listed below), reflect the transition of DAS ownership and company policies to ARAG.

| Policy Wording Change | Change(s) Made | Impact and/or Location |
|-----------------------|--|------------------------|
| Insurance Policy Name | The product name has been changed to ARAG Personal Legal Solutions policy. | Entire Policy |
| Insurer | The insurer that now underwrites this policy is HDI Global Specialty SE (HDI). | Entire Policy |
| Insurance Manager | The entity that now manages and is responsible for claims handling for this policy is ARAG Legal Solutions Inc. (ARAG) | Entire Policy |
| Complaint Handling | New contact details are provided for both ARAG and HDI. | Page 18 |
| Privacy Policy | The privacy policies of both ARAG and HDI have replaced the previous insurer's privacy policy. | Page 21 |

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If you have any further questions regarding the above changes, please contact your insurance broker. We appreciate your business and look forward to ensuring your legal risks, are well managed!

Thank You,

Barbara Haynes,

CEO | ARAG Legal Solutions Inc.

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