

NEW ENHANCEMENTS ARAG BUSINESS LEGAL SOLUTIONS PRODUCT EFFECTIVE FEB 1, 2023

	Current	New ARAG Business Legal Solutions
Limits of Indemnity	\$100,000 Limit of Loss \$500,000 Aggregate	Same limits
Method of Sale	Optional	Same method
Insurer	HDI Global Specialty SE.	Same insurer
Annual Cost	Starting at \$100.00 Risk dependent based on gross revenue	Starting at \$106.00 Risk dependent based on gross revenue
Broker Commission	15%	Same commission
Minimum Amount in Dispute (Deductible)	\$1000 Contract disputes & debt recovery \$1000 Property protection	\$2500 Contract disputes & debt recovery \$1000 property protection
Insured Events	Employment Disputes Legal Defence Contract Disputes and Debt Recovery Statutory Licence Protection Property Protection Bodily Injury Tax Protection Legal Helpline	Same insured events, plus NEW: Contract Disputes: an insured who rents a premises for their own business use Property Protection: physical property the insured rents or is their responsibility; recovery or repossession of physical property from an employee or ex-employee. Employees' Extra Protection: coverage for when proceedings are brought against an employee for unlawful discrimination.
Legal Services	Unlimited General Legal Helpline	Same, unlimited, plus NEW: Legal Document Review (12 times/year); Simple Legal Letter Drafting (12 times/year); Legal Document Centre