

NEW ENHANCEMENTS ARAG PERSONAL LEGAL SOLUTIONS PRODUCT
EFFECTIVE MAR 1, 2023

	Current	NEW ARAG Personal Legal Solutions
Limits of Indemnity	\$50,000 Limit of Loss \$250,000 Aggregate	Same limits
Insurer	HDI Global Specialty SE.	Same Insurer
Annual Cost	\$70.00	\$30.00
Method of Sale	Optional	Automatically added to all qualified risks except tenant policies
Broker Commission	15%	Same commission
Deductible	\$500 property protection	\$1,000 property protection \$1,000 contract disputes
Insured Events	Employment Disputes Contract Disputes Total Loss Valuation Disputes Driver's License Protection Legal Defence Bodily Injury Property Protection Tax Protection Legal Helpline	Same as current plus NEW: Tenancy Disputes relating to a residential tenancy agreement.
Definition of Insured	You, or your spouse or civil partner or any son or daughter, normally living with you. Anyone claiming under this policy must have your agreement to claim.	You, or your spouse or common law partner and any relatives or children normally living at the principal residence. This includes dependent students who may temporarily be living away from the principal residence. Anyone claiming under this policy must have your agreement to claim. NEW: Coverage is extended to all relatives that live in the same household
Legal Services	Unlimited General Legal Helpline	Same, unlimited, plus NEW: Legal Document Review (12 times/year) Simple Legal Letter Drafting (12 times per year); Legal Document Centre