

# CAND PROGRAM RATING AND GUIDELINES



## Paisley Partners Inc. - ARAG SME Business Legal Solutions Program

Program #57538

### ARAG Business Legal Solutions Premium Rating

\$80 per policy per annum

**Annual Aggregate:** \$500,000

*Rates are subject to the program agreement.*

### Program Limits and Deductibles

LEI Coverage	Limit of Indemnity (per claim)	Deductible
Legal Defence	\$100,000	NIL
Statutory Licence Protection	\$100,000	NIL
Property Protection	\$100,000	NIL
Bodily Injury	\$100,000	NIL
Tax Protection	\$100,000	NIL

### Binding Policies

To bind new and renewal policies internally, send request to [cand@paisley-partners.com](mailto:cand@paisley-partners.com) and documents will be issued for you. Please include complete client name, address, and annual revenue when requesting coverage under this program.

Once the LEI policy is accepted, the following will be provided to the policyholder:

1. Coverage summary page with wallet card
2. Policy wording



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ARAG

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### Mandatory Underwriting Question

Has the applicant had two or more of the below legal disputes in the last 3 years?

YES  NO

If the answer to the above question is YES, please provide the information on these legal disputes to [cand@paisley-partners.com](mailto:cand@paisley-partners.com) to discuss with the insurer

- the date of the incident or dispute;
- the type of issue; and
- the value of the legal fees that have been paid, in addition to the anticipated payments outstanding if the incident is not resolved.

1. Any response to prior claims as per below
2. Revenue in excess of \$10,000,000

### Description of Legal Disputes\*

Legal Defence	Providing legal assistance in a criminal prosecution or defending against an occupational health & safety investigation
Statutory Licence Protection	Revocation, suspension, or non-renewal of an operating or business licence
Property Protection	Pursuing a claim for nuisance, trespass, or physical damage to business property. Minimum amount in dispute is \$1,000
Bodily Injury	Pursuing a claim by an employee for a work-related injury
Tax Protection	Responding to a tax audit or appealing a Canada Revenue Agency (CRA) decision

\*For full details of coverage, including conditions, exclusions, limits of indemnity and deductibles that may apply, please read the policy wordings. ARAG Legal Solutions Inc. (ARAG) Legal Expense Insurance policies are underwritten by HDI Global Specialty SE.

An ARAG policy saves time and effort, by filling the gaps in your existing commercial portfolio and:

- Protecting your business from costly legal expenses
- Empowering you to defend or pursue your legal rights
- Providing you with unlimited access to general legal information and assistance

**Legal Risks. Well Managed.**

