



### Customer Story: Contract Disputes

An insured local government suffered a fire at a local government building. A third party contractor was selected via an expedited tender process, with 75% of the contract value paid in advance. Upon inspection, it was found some repairs were unfinished and there were deficiencies in the work done.

The local government called the ARAG Legal Helpline, and a claim was opened. The claims analyst was able to negotiate an out-of-court settlement. To the relief of the local government, the contractor reimbursed the local government in full for the advance payment, minus the work done.

Thanks to their commercial legal expense insurance policy, the municipality saved over \$11,000 in legal fees and was able to avoid a lengthy litigation process.

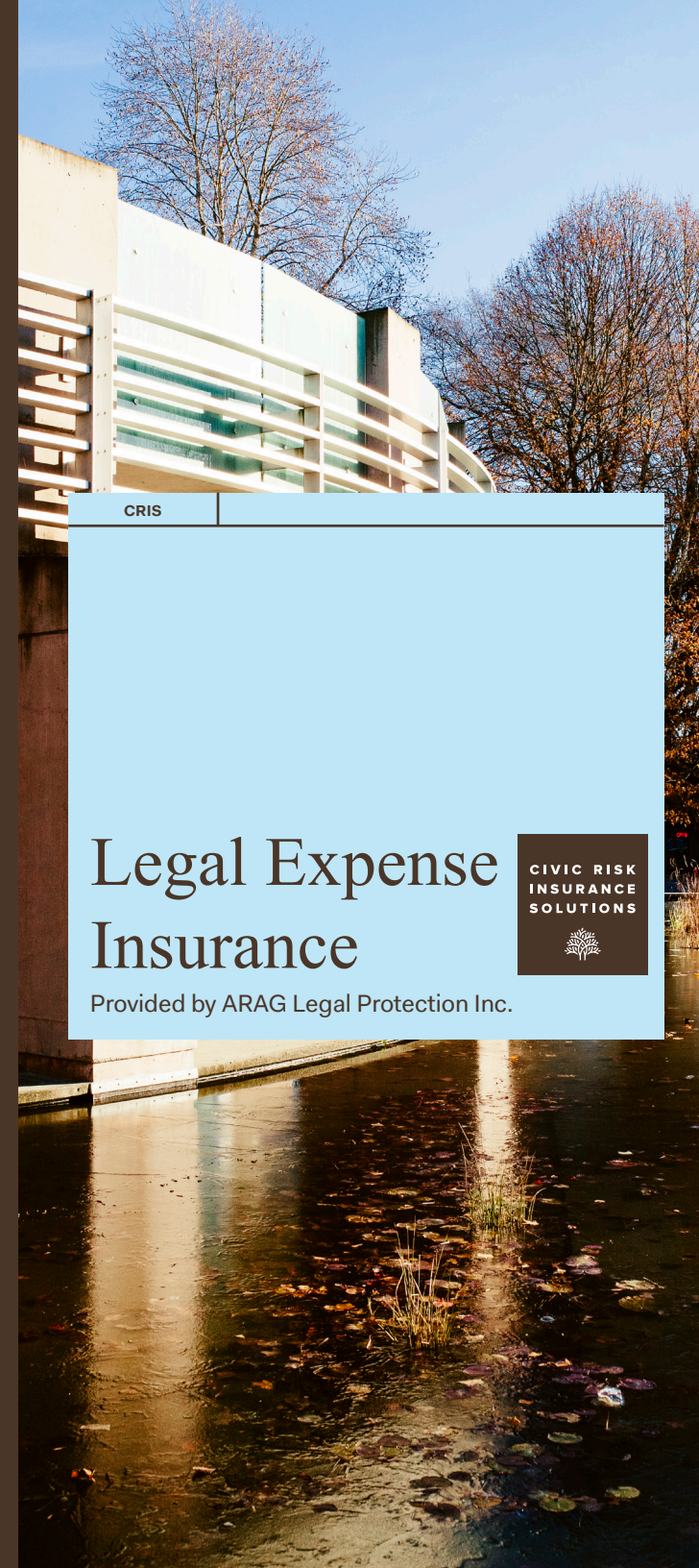
*The above scenario is an example only. For full details of coverage, including conditions, exclusions, limitations, and deductibles that may apply, please read the policy wording. ARAG Legal Protection Inc. (ARAG) Legal Expense Insurance policies are underwritten by Temple Insurance Company, the insurance carrier of Munich Re in Canada.*

### Civic Risk Insurance Solutions

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CRIS

## Legal Expense Insurance

CIVIC RISK  
INSURANCE  
SOLUTIONS



Provided by ARAG Legal Protection Inc.

We know your council or board is busy and working hard every day. Whenever you have an unforeseen legal issue, we know it means more time and work for you – and it takes you away from what matters most.

*With the CRIS Legal Expense Insurance, your legal risks are well managed.*

A Legal Expense Insurance policy saves you time and effort by filling in the gaps to complete your commercial insurance portfolio and by providing you with the legal resources you need.



### How can CRIS Legal Expense Insurance help you save time and money?



#### Judicial Review

Responds to a judicial review application to challenge a decision made in a proceeding the insured participated in.



#### Legal Defence

Defends legal rights relating to a criminal prosecution or an occupational health and safety investigation.



#### Property Protection

Pursues civil action relating to physical damage, nuisance, or a trespass on your commercial property.



#### Statutory Licence Protection

Responds to a suspension, alteration, or cancellation of a business licence.



#### Contract Disputes & Debt Recovery

Pursues or defends legal rights in disputes relating to selling or buying goods, or providing or obtaining services.



#### Tax Protection

Responds to a business audit or to appeal a Canada Revenue Agency (CRA) decision.



#### Employment Disputes

Defends against legal actions from an employee or ex-employee.



#### Legal Helpline

Provides unlimited access to a Legal Helpline for any legal question you may have, whether it is covered by your policy or not.

### Legal Expense Policy Premium

Premiums are based on population and are subject to a minimum premium of \$210.

### Minimum Amounts in Dispute

|                                     |         |
|-------------------------------------|---------|
| Property Protection                 | \$1,000 |
| Contract Disputes and Debt Recovery | \$1,000 |

### Deductible

|  |         |
|--|---------|
| Contract Disputes and Debt Recovery<br>if the dispute cannot be resolved by ARAG | \$2,500 |
| All Other Insured Events   | \$0     |
| Co-insurance re Judicial Review  | 15%     |

### Limits of Indemnity

|  |             |
|--|-------------|
| Per Claim for Judicial Review          | \$50,000    |
| Per Claim for All Other Insured Events | \$200,000   |
| In Aggregate                           | \$1,000,000 |

Questions can be directed to [AskUsAnything@miabc.org](mailto:AskUsAnything@miabc.org). Please refer to your policy for Claims & Legal Helpline number.