

# Legal Advice is just a phone call away

Legal protection is vital to help limit a member's exposure to the potentially crippling cost of unforeseen legal action. Legal Expense Insurance provides affordable access to legal advice, resources and representation. The justice system can be complex and expensive. Just an hour of a lawyer's time can cost hundreds of dollars and going to court could cost many thousands.

**Effective May 31, 2020, AOM has partnered with your PLI Insurer HIROC and Legal Expense provider ARAG Canada to provide this valuable protection. ARAG is a global leader in the legal expense insurance market. All midwife members of AOM are entitled to obtain this coverage and are issued an Evidence of Insurance certificate. Note, that this coverage serves as complimentary and not replacement coverage to your PLI insurance with HIROC.**

## KEY BENEFITS INCLUDE:

**Advice** - Unlimited access to the 24/7 helpline to ask our legal advisors any question about Canadian law. One short call to a lawyer can often prevent a small issue from turning into a large and expensive one - with ARAG, there's no reason not to pick up the phone.

**Resources** - ARAG's Legal Document Centre offers a digital library of documents, such as legal letters, contracts and bills of sale. Starting with good contracts is a great place to start reducing legal risk and costs

**Indemnity** - If legal action is necessary, to a maximum of \$100,000 per insured, per policy period, ARAG's insurance policy is there to cover a plan member's costs, including up-front legal fees, disbursements, court fees, expert witness costs as well as adverse costs if they are ordered to pay the other side's legal fee. See Insured Event chart below.

Insured Event	Example
<b>Contract Disputes</b>	If a dispute arises out of an agreement for providing services
<b>*Employment</b>	If an AOM member is wrongfully dismissed or has a disagreement with their employer
<b>*Human Rights Tribunal</b>	A human rights dispute arises and a midwife decides to pursue the matter to the Human Rights Tribunal of Ontario
<b>Personal Tax Protection</b>	If an AOM member faces an audit by the CRA from their personal tax returns
<b>Business Tax Protection</b>	If an AOM member faces an audit by the CRA from their business tax returns
<b>Legal Defence</b>	If an AOM member faces criminal charges, a police investigation or traffic prosecution (ie. speeding ticket)
<b>Loss of Earnings</b>	If an AOM member loses pay while attending formal court or tribunal proceedings.

\* Coverage is to pursue legal rights, no coverage for defence of these legal matters.

- 24/7 Legal Helpline is still available when matter is not covered or excluded under indemnity coverage
- **This summary of coverages is meant only as illustration. All insurance contracts and plans (including this insurance plan) have limitations, sub-limits and exclusions that apply. Please refer to and read all plan documents for more complete descriptions.**

## TELEPHONE HELPLINE

For Legal advice on any legal matter within Canadian Law, call 1-844-901-2724  
Available 24 Hours 7 days a week

For further information please visit [www.ontariomidwives.ca](http://www.ontariomidwives.ca)

