



**MPPAC** Enhanced Legal Solutions

## Be Ready with ARAG

The justice system can be complex and expensive. Most people think they are unlikely to become involved in a legal dispute but dealing with legal and tax issues can have significant impact. An ARAG Legal Solutions policy will allow you to defend or pursue your legal rights without worrying about the cost and stress involved to resolve the dispute.

With an ARAG Legal Solutions policy your legal costs may be covered when facing an insured legal issue such as Employment Protection, Highway Traffic Offences, Criminal Prosecution, Coroner's Inquest and/or your own Tax issues. ARAG Legal Solutions empowers you to assert your legal rights.

## Why ARAG?

ARAG's Legal Solutions product offers three key benefits unique to Canada:



**Advice** - Unlimited access to our 24/7 Helpline to ask our legal advisors any questions pertaining to Canadian law. One short call to a lawyer can often prevent a small issue from turning into a large and expensive situation. As an MPPAC Member, there's no reason not to pick up the phone. Here's an opportunity to be proactive not reactive.



**Indemnity** - If legal action is necessary ARAG's insurance policy is there to cover costs including legal fees, disbursements, court costs, expert witness fees as well as adverse costs should the courts require you to pay the other party's legal fees.



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## About ARAG Canada

ARAG is part of ARAG SE, a €1.7 billion global leader in the legal expenses insurance market. From our Toronto head office, ARAG Canada provides nationwide service to brokers, insurers and MGAs, offering policies that include advice, legal resources, and legal representation throughout the course of a issue.

# Your **MPPAC** coverage includes

24/7 Telephone Legal Advice	24/7 access to a legal advice helpline.
Review of Documents	Two hours of enhanced legal support for a single matter.
Grievance Appeals	Payment of fees to appeal a grievance hearing outcome
Conduct Board Hearings Appeals	Payment of fees to appeal Code of Conduct Hearing outcome.
Highway Traffic Offences	Defence of highway traffic prosecutions.
Criminal Prosecution	Representation during an interview under caution and any subsequent prosecution.
Coroner's Inquest	Legal representation if you are required to appear or to give evidence during a Coroner's Inquest.
Tax Protection	Responding to a CRA personal tax audit or assisting with an appeal of a CRA decision.

*The above provide a summary of cover, for full policy terms and conditions please refer to ARAG MPPAC policy wording.*

**Enhanced MPPAC Membership (Including the Legal Solutions Program) is \$50 monthly/\$600/yr. Dues are entirely tax deductible.**

### Important to know

The following three conditions must be met in order for an Insured Event to be covered by the MPPAC Enhanced Legal Solutions:

- ✓ The date of occurrence of the Insured Event must be during the policy period.
- ✓ The officer must be a Member of MPPAC prior to the date of occurrence, and
- ✓ The Member must be employed as an officer of the RCMP and must be carrying out their duties for the RCMP.

**For 24/7 Telephone Advice or To submit a Claim:**

Call: **1-844-901-2724**

Legal Advice is available 24/7

*Expertise when you need it most.*

**Become A Member:**

Email: [national@mppac.ca](mailto:national@mppac.ca)

Telephone: 1-855-530-4720

MPPAC.ca

