



**AXA Legal Line**  
**Designed Specially**  
**for**  
**HUB FINANCIAL**

Presented by:  
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Offered by:  
**AXA Assurances Inc.**

Date of Issue:

## INTRODUCTION

As a valued client of AXA Assurances Inc. and your independent broker, we offer you a unique service for the persons insured under your AXA insurance policy.

## ADVANTAGES TO YOU & YOUR MEMBERS

Have you ever had difficulty:

- \* understanding a legal contract?
- \* dealing with government officials on pension or income plans?
- \* with a warranty or consumer contract?
- \* interpreting income tax laws?

AXA Legal Line (**C.A.L.L.**) can give you a helping hand. Trained, experienced lawyers working on the line can help lead you to the right source or help clear up legal complexities.

## HOW DOES IT WORK?

### No Cost For Member Usage

You can use **C.A.L.L.** as often as you wish, with no limit to the length of the call - all at no cost!

All you have to do is call the toll-free number listed on your **C.A.L.L.** card - Monday to Friday from 9:00 A.M. to 8:00 P.M. E.S.T.

### Bilingual Assistance

Assistance will be provided in your choice of English or French.

### Accurate, Detailed Information

**C.A.L.L.** will provide you with accurate, detailed information immediately, or if the nature of your question is complex, within 24 hours.

## WHAT KIND OF HELP IS PROVIDED?

Following are some of the legal areas covered by **C.A.L.L.**:

- |                     |                       |
|---------------------|-----------------------|
| * family law        | * taxation            |
| * real estate       | * liability           |
| * court proceedings | * wills               |
| * landlord & tenant | * property            |
| * employment issues | * consumer protection |

### **Samples Of Commonly Asked Questions:**

- \* Please explain what a spousal RRSP is?
- \* What is probate? Do all wills need to be probated?
- \* If my husband and I separate, do I automatically become entitled to half of his Canada Pension Plan?
- \* My landlord has entered my apartment twice without my permission. Do I have the right to change my locks?