

# Legal Insurance from ARAG



## WHAT IS LEGAL INSURANCE?

**Legal coverage isn't just for the serious issues**, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or dealing with a traffic ticket.

## WHAT DOES LEGAL INSURANCE COVER?

A legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

### Consumer Protection Matters

- Auto repair
- Buying or selling a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

### Criminal Situations

- Juvenile
- Parental responsibility

### Family Law Events

- Adoption
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

### General Needs

- Document review
- Credit records correction
- Document preparation

### Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

### Home Ownership or Renter Matters

- Buying and selling a home
- Contracts/lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

### Traffic Troubles

- License suspension/revocation
- Traffic tickets

### Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills
- Trusts

## WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo) and enter Access Code: **18851spr**



To talk with someone, call ARAG at **800-247-4184**

## WHAT DOES IT COST?

**UltimateAdvisor®**  
**\$18.10 monthly**

## USING YOUR LEGAL PLAN IS EASY

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
- 3** Then, meet with a network attorney virtually, over the phone or in person.

### HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal events are rare, once-in-a-lifetime events. But they're far more common than you think.

**85%**  
*of individuals experienced a legal event in the past three years.<sup>1</sup>*

These events often cause a considerable impact on ones finances or family.

## WHY SHOULD YOU GET LEGAL INSURANCE?



Work with a network attorney and attorney fees are **100% paid in full** for most covered matters.



**Save thousands of dollars** on average, for legal matters by avoiding costly legal fees.



**We help you** easily find local attorneys in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney for **legal help and representation**.

ARAG Members rated network attorneys **9.4 out of 10** for **accessibility, responsiveness and professionalism.**<sup>2</sup>



Use DIY Docs<sup>®</sup> to create a variety of **legally valid documents**, including state-specific templates.

### Diversity, Equity & Inclusion Coverage

ARAG is constantly evolving and adapting to meet the needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that include:

- Domestic Partnership Agreement
- HIPAA/Hospital Visitation Authorization
- Funeral Directive
- Gender Identifier Change
- Social Security/Veterans/Medicare Dispute
- School Administration Hearing

And, network attorney fees for most covered matters like these are 100% paid in full.

<sup>1</sup>ARAG Stress Research Study, October 2022.

<sup>2</sup>2022 ARAG Customer Satisfaction Survey.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, contact us.

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