

Legal Insurance from ARAG

Capgemini



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 and enter Access Code: **12383cap**



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

WHAT DOES IT COST?

UltimateAdvisor®

\$16.40 - UltimateAdvisor monthly

\$7.00 - LawPhone 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.¹

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.**²



Use DIY Docs[®] to create a variety of **legally valid documents**, including state-specific templates.

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Network attorneys are available to answer your legal questions in person, virtually or over the phone for your immediate needs.

Connect with a network attorney who will:

- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Advise you on legal issues.
- Represent you – including if you go to court.

¹ARAG Stress Research Study, October 2022.

²2022 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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Your Direct Line to Legal and Financial Assistance



Legal needs are in your future.

You can't predict the future, but you can plan for it. Whether you're preparing for the future – like creating a will, buying a home – or dealing with something unexpected, such as a traffic ticket or neighbor dispute, turn to LawPhone® offered through ARAG® legal insurance for legal help.

Get Help When, Where and How You Need It.

When you need legal or financial assistance, don't waste time looking for the right attorney or paying high-cost attorney fees. Simply turn to LawPhone, which offers trusted online resources and friendly advice from caring professionals so you can take control of your specific issues – with fewer worries. Services available with LawPhone include:



Legal Hotline: Offers you unlimited legal advice from network attorneys to help you address everyday legal issues. Legal services include:

- Professional legal advice on most personal legal matters
- Reviewing and preparing documents
- Making follow-up calls and writing letters

Access to ARAG Customer Care: Speak with highly trained and caring Customer Care specialists who can help answer your questions, explain your legal plan benefits and help you get connected with network attorneys.

Identity Theft Services : Access to identity theft case specialists and online resources to help you assess your situation and identify options to minimize damage.

Financial Education and Counseling Services: Talk to a financial counselor who can consult with you on cash and debt management, student loan debt, saving and budgeting and more.



Online Learning Center: Access to online articles, guidebooks and videos so you can learn more about managing essential legal and financial matters like estate planning, caregiving, consumer protection, financial planning and more.

DIY Docs®: Online access to a variety of legally valid documents, including state-specific templates, that can be customized.

Online Financial Tools: Access to a self-guided money management tool and an online chat feature to help you map out a solid financial strategy.

ARAG Legal App: Easily start a case, create legal documents, search for network attorneys, view attorney ratings and reviews, contact ARAG Customer Care and more on the go.



Reduced Fee Benefits: For legal matters not fully covered and not excluded, the Lawphone plan offers at least 25% off a network attorney's rate for in-office legal advice and representation.

What Does It Cost?

LawPhone®
\$7.00 per month



LawPhone offers you all these benefits and more to help you address life's legal situations. For specific details about your plan, to find out when to enroll and to view a complete list of coverages, visit ARAGlegal.com/myinfo and enter Access Code: **12383cap**. To speak with an ARAG Customer Care specialist, call **800-247-4184**.