

Legal Insurance from ARAG



WHAT IS LEGAL INSURANCE?

Legal troubles can happen to anyone. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG® legal insurance protects. ARAG also helps with other legal needs like contract reviews or adding your newborn to your will.

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
- 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
- Child custody and support
- Services for parents/grandparents

General Needs

- Document review
- Document preparation

Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt
- Tax audit

Home Ownership Or Renter Matters

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

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills

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: **18813tjx**



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

WHAT DOES IT COST?

UltimateAdvisor®

\$3.43 weekly

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal troubles 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 have a considerable impact on one's finances or family.

USING YOUR LEGAL PLAN IS EASY

When you face a legal issue, getting help from ARAG is as simple as using your medical plan.

- 1** To get started, 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.

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 connect you with local attorneys – many who average 20+ years of experience.



Use DIY Docs® to create a variety of **legally valid documents**, like wills or powers of attorney, including state-specific templates.



Address your covered legal situations with a network attorney who is **only a phone call away** for legal help and representation.

ARAG Members rated network attorneys **9.2 out of 10** for **accessibility, responsiveness** and **professionalism**.²



ARAG Legal App

The ARAG Legal app helps you with everything online, including these key features:

- **Start a Case:** Answer a few questions to help us confirm coverage. We'll provide a list of local attorneys who can help with your case, and you'll receive an email confirmation with next steps.
- **Browse Network Attorneys:** View detailed network attorney profiles, member ratings and reviews and more based on area of law and location.
- **Get Help:** Call or email an ARAG Customer Care specialist directly from the app to get help with coverage or claim questions.
- **DIY Docs®:** Create, edit and store state-specific legal documents, such as a will or power of attorney.

¹ARAG Stress Research Study, general consumers and members with known legal issues, October 2022.

²2023 ARAG Member 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.