

# 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: **18154sap**



To talk with someone, call ARAG at

**800-247-4184**

## WHAT DOES IT COST?

**UltimateAdvisor®**

Family: **\$22.50 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.

### More Coverage. More Protection.

We're always adding to the 100+ legal issues covered by your plan. Here are some new additions to your plan to check out:

- Wills for Parents and Grandparents
- Document Prep and Review for Parents and Grandparents
- Increased Divorce coverage to 20 hours per event
- Reproductive Assistance Benefits

Take advantage of the peace of mind offered by legal insurance – for whatever life brings your way.

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

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

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