

# Legal Insurance from ARAG



## WHAT IS LEGAL INSURANCE?

Legal insurance helps you plan for the good times in life, like welcoming a child into your family and updating your will. It's also there to help you through life's struggles, like when kids make mistakes, you get caught speeding or true love just doesn't work out.

## 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

- Credit records correction
- 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
- 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
- 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: **19209bvs**



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

## WHAT DOES IT COST?

**UltimateAdvisor®**  
**\$18.78 per month**

## 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.<sup>1</sup>

These events often have a considerable impact on one's finances or family.

## 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.

## 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 for **legal help and representation**.

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



## Additional Services from ARAG

Additional services from ARAG enhance your comprehensive legal insurance plan coverage by including:

- Financial education and counseling
- Services for parents/grandparents
- Tax services

These services add another layer of valuable protection, providing you peace of mind because you have different situations in life covered.

Legal insurance is there when you need it. Sign up during open enrollment for peace of mind and savings.

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

<sup>2</sup>2023 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.