Legal Insurance

Legal is everywhere. Protect yourself and your family with legal insurance.

Waiver of Premium

Military Leave

ARAG waives the premium for enrolled employees serving in the military while they are deployed. We look to the client to notify us of the situation so we can contact the member and update our system.

Member Death

If a named insured dies, insured dependents can continue to rely on our coverage – without paying a premium – for one year after the name insured's death or until the employer's policy ends, whichever is earlier. We look to the client or Third-Party to notify us of the situation so we can contact family members. When the coverage ends, dependents may enroll in our conversion plan. The plan member must be enrolled in composite or family coverage to receive this waiver.

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, call 800-247-4184.