

# 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

### 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/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
- 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: **18186reg**



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

## WHICH PLAN IS RIGHT FOR YOU?

**UltimateAdvisor Plus™** offers you all of the coverages listed and more including:

- Child Custody and Support
- Financial Planning Education
- Tax services
- Miscellaneous legal services
- And more

## WHAT DOES IT COST?

**UltimateAdvisor®**  
**\$18.25 monthly**

**UltimateAdvisor Plus™**  
**\$21.00 monthly**

## 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

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**.<sup>2</sup>



## 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.

<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.