Legal Insurance from ARAG

What does legal insurance cover?

An UltimateAdvisor 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
- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

Criminal Matters
- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters
- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

Driving Matters
- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues
- ✓ IRS tax audit
- ✓ IRS tax collection

Family
- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters

Services for Tenants
- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership
- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning
- ✓ Powers of attorney
- ✓ Wills

More protection, fewer worries

ARAG Legal insurance offers you and your family affordable, trusted legal protection through convenient payroll deduction.



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 buying a home.

More details, please!

For questions about the specific plan where you work, let's talk!
Call ARAG Customer Care at 800-247-4184 for coverage details and more information.

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.*

Find a local attorney easily in ARAG's network – many who average 20+ years of experience.

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

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

How does legal insurance work?

1. When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
2. Next, you'll answer a few questions to confirm coverage and receive a list of local network attorneys who can help you.
3. Then, meet with a network attorney over the phone, virtually or in person.

Reviews from plan members

"ARAG legal insurance has helped me so much – it's taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services."

– Nestor Los Angeles, CA

★★★★★

Legal needs are in your future™

You can't predict your future, but you can plan for it, thanks to legal insurance.

Legal insurance provides a benefit you can use to plan for it all – the expected and unexpected times in your life.

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.

*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2019 or 2020 and paid by December 31, 2021, multiplied by $368 per hour. $368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to "The Survey of Law Firm Economics: 2018 Edition."

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.

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