

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
- Post-nuptial agreements

General Needs

- Document review
- 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
- Contractor issues
- Contracts/lease agreements
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Traffic Troubles

- DWI - driving protection and restoration
- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills

WANT MORE INFORMATION?

Employee Plan Details



Retiree Plan Details



For specific details about your plan, and to view a complete list of coverages, visit ARAGlegal.com/myinfo and enter Employee Access Code: **16922phx** or Retiree Access Code: **16922ret**



To talk with someone, call ARAG at **800-835-3425**

WHICH PLAN IS RIGHT FOR YOU?

The Buy-Up Plan/UltimateAdvisor Plus™ offers you all of the coverages listed and more including:

- Divorce
- Trusts
- Child custody and support services
- Services for parents and grandparents
- Identify Theft Protection
- And more

WHAT DOES IT COST?

Value Plan/UltimateAdvisor®
\$11.65 monthly

Buy-Up Plan/UltimateAdvisor Plus™
\$23.70 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.¹

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.**²



More Coverage. More Protection.

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

- Both plans now include more Diversity, Equity and Inclusion and reproductive coverages, including domestic partnership agreements, gender identifier changes and surrogacy agreements.
- And with the Buy-Up Plan, you can take advantage of services for parents and grandparents, including document preparation and review, wills and durable powers of attorney.

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

Effective: January 1, 2024

¹ARAG Stress Research Study, October 2022.

²2022 ARAG Customer Satisfaction Survey.

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