

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
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Child custody and support
- Divorce

Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt

Home Ownership Or Renter Matters

- Buying and selling a home
- Contractor issues

- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Identity Theft Protection

- Full-service identity restoration
- \$1 million identity theft insurance*
- Single-bureau credit monitoring
- Internet surveillance
- Child identity monitoring
- Lost wallet services
- Change of address monitoring

Services for Parents/ Grandparents

- Caregiving services
- Legal advice
- Annual legal check up
- Reduced fee

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- 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/UCinfo



To talk with someone, call ARAG at **800-828-1395**

WHAT DOES IT COST?

Employee: \$10.87 per month

Employee + Adult: \$14.95 per month

Employee + Child(ren): \$14.95 per month

Employee + Family: \$16.31 per month

Retiree: \$11.59 per month

Retiree + Adult: \$13.95 per month

Retiree + Child(ren): \$13.95 per month

Retiree + Family: \$16.31 per month

*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

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. In fact, UC plan members saved an average of \$2,024 per legal matter.²



We help you easily find local attorneys in ARAG's network – many who average 20+ years of experience.



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



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**.³



Legal Needs Are in Your Future™

Do you ever wish you had a crystal ball to see into the future? You read our minds!

Even if you can't predict the future, you can get a way to protect against the unknown. Like if black mold appears out of the blue in a house you just bought. It's all possible with ARAG legal insurance.

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.

Effective: January 1, 2024

¹ARAG Stress Research Study, October 2022.

²For claims incurred in 2020 and 2021 and paid by end of 2022, cases for UC plan members averaged 5.5 hours per legal matter. This average is multiplied by \$368, which is the average hourly rate for a U.S. attorney with 11 to 15 years of experience, according to "The Survey of Law Firm Economics: 2018 Edition."

³2022 ARAG Customer Satisfaction Survey.

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