

All About Your ARAG®
Legal Insurance!



Agenda



1 What is Legal Insurance?

2 How Can ARAG Help?

3 Contact Us

Legal insurance provides you with affordable and reliable legal counsel for everyday life matters.

What is Legal Insurance?



That's great! But what does it mean?

- ✓ You have an affordable place to go with personal legal questions or problems.
- ✓ You don't have to just ask a friend.
- ✓ You don't have to hit the internet and hope to get a reliable answer.
- ✓ You don't have to search through any phonebooks.
- ✓ You don't have to worry about the qualifications of the Network Attorney you choose to work with.

What is Legal Insurance?



Single



Family



Retiring

- Buying or Selling A Car
- Dispute with a Landlord
- Traffic Tickets
- Contractor Disputes
- Buying a Home
- Adoption
- Creating a Will
- Divorce
- Child Custody
- Updating a Will
- Identity Theft
- Retirement Planning

What is Legal Insurance?



In-Office Service

- Attorney Services – Advice, Representation, Follow-Up Calls, Preparing Docs
- Comprehensive Coverage
- Paid-in-Full & Reduced Fee Benefits



Telephone Advice and Consultation

- Access to Telephone Attorneys/Document Prep
- Identity Theft Services/Protection
- Financial Wellness Hotline
- Caregiving Hotline



Online Resources

- Education Center™
- DIY Docs®
- Online Financial Tools
- Online Caregiving Resources
- Identity Theft Protection

How Can ARAG Help?



**Network Attorney Fees Are
100% Paid-In-Full For
Most Covered Matters**

How Can ARAG Help?



Civil Damage Claims (Defense)

- ✓ Civil Damage
- ✓ Pet-Related Matters

Consumer Protection Issues

- ✓ Auto Repair
- ✓ Buying a New or Used Vehicle
- ✓ Consumer Fraud
- ✓ Protection for Goods or Services
- ✓ Home Improvement Issues

Criminal Matters

- ✓ Habeas Corpus
- ✓ Juvenile Matters
- ✓ Misdemeanor Matters

Debt-Related Matters

- ✓ Bankruptcy (Chapter 7 & 13)
- ✓ Debt Collection Matters

Family Law

- ✓ Adoption
- ✓ Alimony (8 hours)
- ✓ Child Custody (8 hours)
- ✓ Child Support (8 hours)
- ✓ Divorce/Annulment/Separation (15 hours)
- ✓ Guardianship/Conservatorship

- ✓ Incapacity
- ✓ Name Change
- ✓ Parental Responsibilities
- ✓ Pre-marital Agreements
- ✓ School Issues

Government Benefits

- ✓ Medicare/Medicaid Disputes
- ✓ Social Security Disputes
- ✓ Veterans Benefits Disputes

Landlord / Tenant Matters

- ✓ Contracts/Lease Agreements
- ✓ Eviction
- ✓ Security Deposits
- ✓ Tenant Disputes with a Landlord

Preventative Legal Services

- ✓ Other Coverage (up to 4 hours per year)

Real Estate Matters

- ✓ Buying/Selling a Home
- ✓ Building Codes/Zoning Variances
- ✓ Foreclosure
- ✓ Home Improvement/Contractor Issues
- ✓ Promissory notes
- ✓ Property Taxes
- ✓ Refinancing
- ✓ Neighbor Disputes/Easements

Small Claims Court

- ✓ Small Claims Court Issues

Tax Issues

- ✓ IRS Audit Protection
- ✓ IRS Collection Defense

Traffic Matters

- ✓ Drivers License Suspension, Revocation and Restoration
- ✓ Traffic Tickets

Wills and Estate Planning

- ✓ Codicil
- ✓ Complex Will
- ✓ Durable/Financial Power of Attorney
- ✓ Health Care Power of Attorney
- ✓ Living Will
- ✓ Standard Will
- ✓ Living Trusts (Revocable)
- ✓ Irrevocable Trusts

UltimateAdvisor®
\$23.00 per month

ARAG Identity Theft Protection



Identity Theft Restoration (Full-Service)

Specialists will guide the member to help clear their name and restore their identity.

Single-Bureau Credit Monitoring

Monitors and informs members of changes to their credit report.

Lost Wallet Services

Specialists will help the member cancel and reissue credit cards, driver's license, etc.

Internet Surveillance

Monitors websites and other data points to alert the member if their personal information is being traded and/or sold.

Identity Theft Insurance (\$1,000,000)

Coverage up to \$1 million for expenses associated with restoring the members identity.*

Child Data Monitoring

Monitors the members minor's identity to alert them if their child's personal information is being traded and/or sold.

How Can ARAG Help?



- ✓ Please note that the plan covers the employee, spouse or domestic partner and children defined as: natural child, stepchild, legally adopted child, child placed for adoption, child placed for foster care, child for whom legal guardianship has been awarded to the employee. Coverage is up to end of the month in which they turn 26.
- ✓ Pre-existing conditions are not covered.
- ✓ Designed to cover hundreds of personal legal issues. Does not cover business ventures, etc.

Contact Us



800-247-4184

service@ARAGlegal.com

ARAGLegalCenter.com

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