

All About Your ARAG® Legal Insurance!







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- 2 How Can ARAG Help?
- 3 Contact Us

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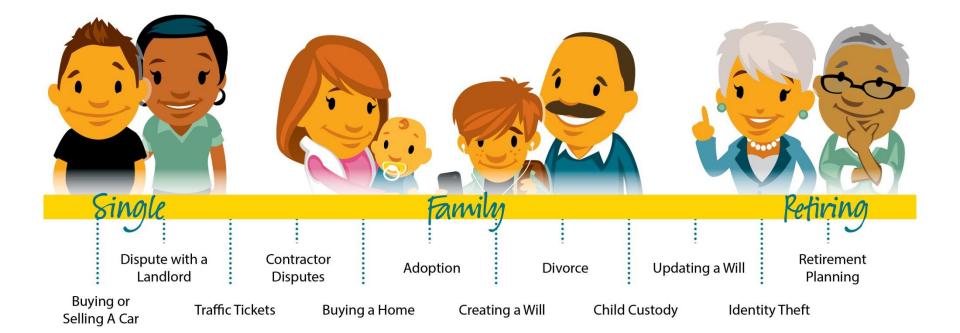
Legal insurance provides you with affordable and reliable legal counsel for everyday life matters.



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.
- \checkmark 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.







In-Office Service



Telephone Advice and Consultation



Online Resources

- Attorney Services Advice, Representation, Follow-Up Calls, Preparing Docs
- Comprehensive Coverage
- Paid-in-Full & Reduced Fee Benefits
- Access to Telephone Attorneys/Document Prep
- Identity Theft Services/Protection
- Financial Wellness Hotline
- Caregiving Hotline
- 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.

Lost Wallet Services

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

Single-Bureau Credit Monitoring

Monitors and informs members of changes to their credit report.

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.





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ARAGLegalCenter.com Access Code 12396hay