

Group Legal Services Insurance Plan from ARAG



WHAT IS LEGAL INSURANCE?

Legal insurance helps you plan for the good times in life, like welcoming a child into your family and updating your will. It's also there to help you through life's struggles, like when kids make mistakes, you get caught speeding or true love just doesn't work out.

WHAT DOES LEGAL INSURANCE COVER?

The state's Group Legal Services 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
- Buy or sell a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Insurance disputes

Criminal Situations

- Habeas corpus
- Misdemeanor
- Juvenile
- Parental responsibility

Debt-Related Matters

- Debt collection
- Garnishments
- Mechanic's lien
- Personal bankruptcy
- Student loan debt

Family Law Events

- Adoption
- Alimony (8 hours)
- Child custody/visitation (8 hours)
- Child support (8 hours)
- Divorce - Contested (25 hours) and Uncontested
- Domestic partnership agreement
- Domestic violence
- Egg/sperm/embryo donation agreement
- Elder law
- Funeral directive
- Gender identifier change
- Guardianship/conservatorship
- Hospital visitation authorization
- Incapacity

- Name change
- Pet-related matters
- Pre-birth/post-birth parentage order
- Surrogacy agreement

General Needs

- Miscellaneous legal services (4 hours per year)
- Immigration assistance
- Document preparation & review
- Small claims court
- Defense of civil damage claims

Home Ownership or Renter Matters

- Buying a home
- Deeds
- Foreclosure
- Promissory notes
- Refinancing a home
- Residential contractor disputes
- Selling a home
- Tenant matters

Identity Theft

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

Traffic Troubles

- License suspension/revocation/restoration
- Traffic tickets

Wills & Estate Planning Needs

- Wills
- Trusts
- Powers of attorney
- Living will/healthcare power of attorney
- Codicil
- Estate administration & closing (up to 9 hours)

WANT MORE INFORMATION?



For specific details about your plan and to view a complete list of coverages, visit [ARAGlegal.com/SOCinfo](https://www.araglegal.com/SOCinfo)

To talk with someone, call ARAG at **866-762-0972**

WHAT DOES IT COST?

Individual: **\$10.27 per month**

Family: **\$17.87 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.

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal troubles 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 have a considerable impact on one's finances or family.

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.

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 connect you with local attorneys – many who average 20+ years of experience.



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



Address your covered legal situations with a network attorney for **legal help and representation**.

ARAG Members rated network attorneys **9.2 out of 10** for **accessibility, responsiveness and professionalism**.²



UPDATED COVERAGE FOR 2025

Your plan now expands coverage for estate planning needs for your parents and grandparents.

And, your senior family members can take advantage of Identity Theft Protection benefits. This is available for up to four senior adults. They must be enrolled in the plan's identity theft monitoring services to use full-service identity restoration, lost wallet services and identity theft insurance.*

¹ARAG Stress Research Study, general consumers and members with known legal issues, October 2022.

²2023 ARAG Member Satisfaction Survey.

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.