

# Legal Insurance from ARAG®

Affordable Legal Counsel for Everyday Life Matters.

ARAG

## Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees, which average **\$347 per hour.**<sup>1</sup>

## What Do I Get for My Money?



**In-Office Services:** You receive access to a nationwide network of more than **11,000 credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare documents, letters or a will.



**Online Resources:** ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 300+ state-specific, legally valid documents online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney!



## New this Year – Plan Enhancements!

With ARAG legal insurance, you have a way to protect what's important - with Network Attorney fees that are 100% paid-in-full for most covered legal matters.

What's even better, when you enroll you'll benefit from **7 new enhancements** for even broader legal coverage including, Identity Theft Protection, Credit Record Corrections, expanded coverage for Minor Traffic Tickets and more!

Common Legal Issues:	Attorney Fees @ 347/hr. <sup>1</sup>	Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,603<sup>3</sup></del>	<b>\$0</b>
Neighbor Dispute	<del>\$2,256<sup>3</sup></del>	<b>\$0</b>
Purchase a Home	<del>\$2,169<sup>3</sup></del>	<b>\$0</b>
Standard Will Preparation	<del>\$1,475<sup>3</sup></del>	<b>\$0</b>
Bankruptcy	<del>\$3,123<sup>3</sup></del>	<b>\$0</b>
Minor Traffic Offense	<del>\$1,128<sup>3</sup></del>	<b>\$0</b>

## What Does it Cost?

UltimateAdvisor®

Family: \$10.71 per pay period



800.247.4184

ARAGLegalCenter.com, access code 11180aiz

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## UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 1180aiz.

### Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

### Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

### Debt

- Bankruptcy
- Debt Collection
- Garnishments

### Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

### Small Claims Court

- Case Assistance

### Family

- Adoption
- Divorce
- Domestic Violence
- Guardianship
- Insanity/Infirmary
- Name Change
- Pre-Marital
- School Hearings

### Real Estate

- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

### Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

### Taxes

- IRS Tax Audit
- IRS Tax Collection

### Traffic without DUI

- Suspension/Revocation
- Restoration
- Traffic Tickets

### Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

### Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

### General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

## Top Plan Uses:

1

### Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2

### Estate Planning

Meet with an attorney to protect your life's work with a will, living will, trust or the appropriate powers of attorney.

3

### Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4

### Family

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.



"I have used ARAG 3 times and recommended it to many of my colleagues. I didn't anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations."

Read unbiased reviews from real plan members at [ARAGLegalCenter.com](http://ARAGLegalCenter.com)

*But wait, there's more!*

When you select **UltimateAdvisor**, you'll also receive:

- Coverage for **Child Support, Child Custody** and **Alimony**.
- **Financial Education and Counseling Services**.
- **Identity Theft Protection** with Credit Monitoring, ID Theft Restoration and \$1,000,000 of Identity Theft Insurance.\*
- Coverage for **Trusts**.

Please note that the ARAG group legal insurance plan is made available to all Assurant U.S. employees as a convenience, and is not endorsed by the Company. The plan agreement is between the employee and ARAG. Assurant's sole function is to coordinate enrollment and payroll deduction processing. Assurant is neither associated with nor responsible for any of the services that may be provided by ARAG, and all issues and concerns related to such services should be communicated to ARAG.



For more information call 800.247.4184 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 11180aiz

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West 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, call our toll-free number.

<sup>1</sup>Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.