

Legal Insurance from ARAG

NIGHTWING



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?

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
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

General Needs

- Credit records correction
- Document review
- Document preparation

Finance, Tax & Debt-Related Matters

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

Home Ownership or Renter Matters

- Boundary disputes
- Buying and selling a home
- Contractor issues
- Contracts/lease agreements
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Property title disputes
- Real estate disputes

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Funeral directives
- 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/myinfo** and enter Access Code: **19221nwg**



To talk with someone, call ARAG at **800-247-4184**

WHAT DOES IT COST?

UltimateAdvisor®
\$16.79 monthly

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



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.

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

²2023 ARAG Member Satisfaction Survey.

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