

# Legal Insurance from ARAG

# XPO



## WHAT IS LEGAL INSURANCE?

**Legal coverage isn't just for the serious issues**, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property or dealing with a traffic ticket.

## 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

- Document review
- Credit records correction
- Document preparation

### Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

### Home Ownership or Renter Matters

- Buying and selling a home
- Contracts/lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor 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](https://ARAGlegal.com/myinfo) and enter Access Code: **18439xpo**



To talk with someone, call ARAG at

**800-247-4184**

## WHAT DOES IT COST?

**UltimateAdvisor®**  
**\$16.90 monthly**

## 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.

### HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal events 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.<sup>1</sup>

These events often cause a considerable impact on ones finances or family.

## 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 you** easily find local attorneys in ARAG's network – many who average 20+ years of experience.



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

ARAG Members rated network attorneys **9.4 out of 10** for **accessibility, responsiveness and professionalism**.<sup>2</sup>



Use DIY Docs<sup>®</sup> to create a variety of **legally valid documents**, including state-specific templates.

### More Coverage. More Protection.

We're always adding to the 100+ legal issues covered by your plan.

Here are some new additions to your plan to check out:

- The plan will now include coverage for divorce, family law matters and restraining/protective orders.
- Enhanced coverage for traffic matters.
- Executor appointment & protection of inheritance rights.
- Surrogacy agreement, domestic partnership agreement, egg/sperm/embryo donation agreement and more!

Effective: January 1, 2024

<sup>1</sup>ARAG Stress Research Study, October 2022.

<sup>2</sup>2022 ARAG Customer Satisfaction Survey.

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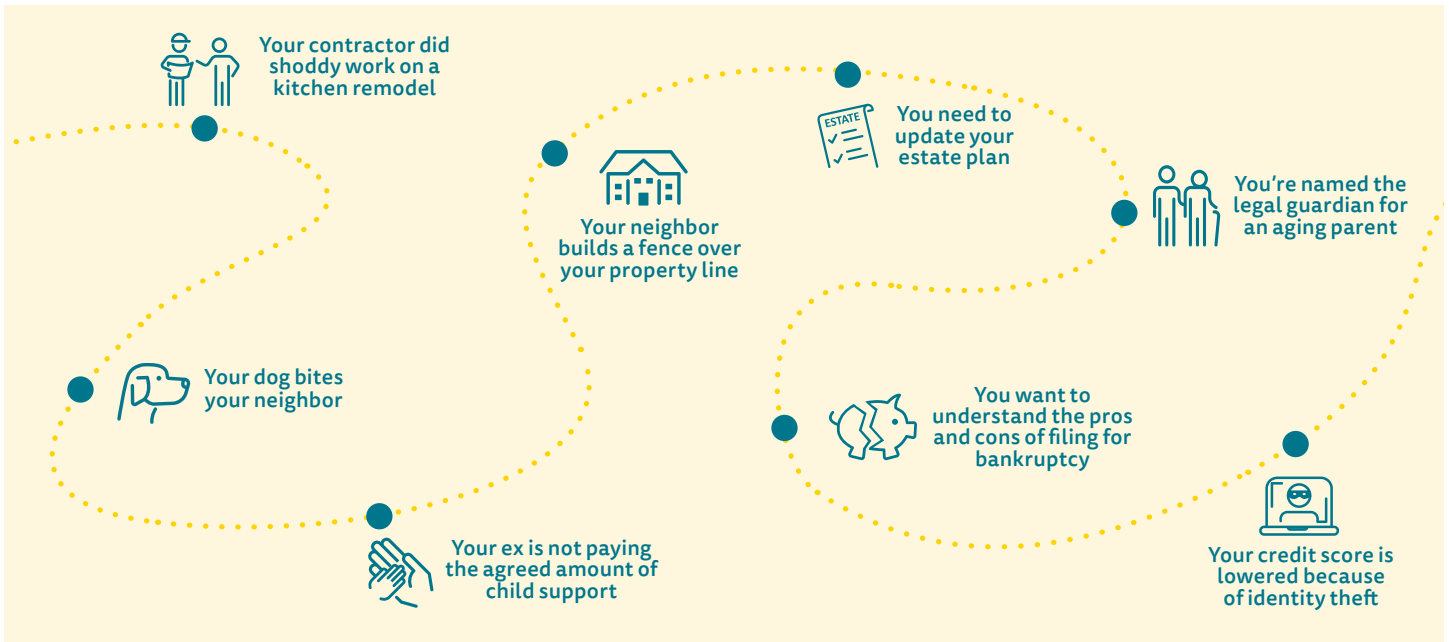
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# Legal happens in life

# XPO



Legal Insurance



## ARAG HAS YOU COVERED ALONG THE WAY.

Life is full of legal situations. Some you plan for, like creating a will, and others are more unexpected – like fighting a traffic ticket or getting your deposit back from a difficult landlord.

Legal insurance makes it affordable to get the legal help you need: network attorney fees are 100% paid-in-full for most covered matters.

## WHAT'S NEW IN 2024?

ARAG is always adding to the **100+ legal coverages** we offer. Here are just some of the new legal matters your plan now covers:

- Coverage for divorce, child custody and support and restraining/protective orders
- Enhanced coverage for traffic matters
- Executor appointment and protection of inheritance rights
- Surrogacy agreements, domestic partnership agreement, egg/sperm/embryo agreement
- And more!

## WHAT DOES IT COST?

**UltimateAdvisor<sup>®</sup>**

**\$16.90 per month**

## LET'S TALK!

For specific details about your plan, and to view a complete list of coverages, visit **ARAGlegal.com/myinfo** and enter Access Code: **18439xpo**



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