

# Legal Insurance from ARAG®

Designed for EAG, Inc.



## 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.



## Tax Services!

We understand that sometimes situations in life turn into legal matters, especially when you're dealing with tax issues. Now you'll have a place to turn whenever you need expert tax advice and related services. Call to receive a one-on-one consultation with an experienced, professional tax specialist.

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

## What Does it Cost?

UltimateAdvisor®

Family: \$11.50 Semi-monthly



800-247-4184

ARAGLegalCenter.com, access code 17988eag

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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 17988eag.

### 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/Infirmity
- 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.

You'll also receive a minimum **25% reduced fee** on a Network Attorney's normal rate for any other non-covered, non-excluded issues.

*But wait, there's more!*

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

- **Caregiving Services** direct from eldercare experts.
- Coverage for **Child Support, Child Custody and Alimony**
- **Identity Theft Protection** with Credit Monitoring, ID Theft Restoration and \$1,000,000 of Identity Theft Insurance.\*
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.
- Coverage for **Trusts**



For more information call 800-247-4184 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 17988eag

"ARAG saves me time and money when it comes to legal matters. Their customer support professionals quickly consider my needs, explain coverage options, and quickly connect me with legal professionals who are best equipped to handle my matters!"

- John T., Ohio

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

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.