



# Legal Insurance from ARAG

Teachers College, Columbia University

**TEACHERS COLLEGE**  
COLUMBIA UNIVERSITY  
A Graduate School of Education, Health & Psychology

## 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

- ✓ Auto repair
- ✓ Buy or sell a car
- ✓ Consumer fraud
- ✓ Consumer protection for goods or services
- ✓ Home improvement
- ✓ Personal property disputes
- ✓ Small claims court

### Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

### Debt-Related Matters

- ✓ Debt collection
- ✓ Garnishments
- ✓ Personal bankruptcy
- ✓ Student loan debt

### Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

### Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

### Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters

### Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

### Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

### Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Wills

## What does it cost?

### UltimateAdvisor®

\$17.00 monthly

### UltimateAdvisor Plus™

\$23.25 monthly



## 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 buying a home.

### Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ And more

More details please! →



See the complete list of what your plan covers at:

**ARAGlegal.com/myinfo** Access Code: **18844tc**

**Let's Talk! Call ARAG at 800-247-4184**

## 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 each legal matter by avoiding costly legal fees.\*



Avoid the hassle of finding a local attorney on your own – access more than **15,000 attorneys** in ARAG's network who **average 20+ years of experience**.



Address your covered legal situations with a network attorney who is only a **phone call away for legal help and representation**.



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

## How does legal insurance work?

- 1 Call 800-247-4184** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you get connected to network attorneys.
- 3 Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

### Reviews from plan members

"ARAG legal insurance has helped me so much – it's taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services."

- Nestor Los Angeles, CA



## How can legal work for you?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak.

Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

**ARAGlegal.com/myinfo**  
**Access code: 18844tc**

Enroll in the UltimateAdvisor Plus™ plan and you'll have access to:

### Additional Services from ARAG

Additional services from ARAG enhance your legal insurance plan coverage by offering:

- ✓ Identity Theft Protection
- ✓ Financial education and counseling
- ✓ Services for parents/grandparents
- ✓ Tax services

These services add another layer of valuable protection, providing you peace of mind because you have different situations in life covered.

Legal insurance is there when you need it. Sign up during open enrollment for peace of mind and savings.

\*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to "The Survey of Law Firm Economics: 2018 Edition."

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.