Legal Insurance from ARAG

ECU HEALTH

What does legal insurance cover?

An UltimateAdvisor 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
- ✔ Divorce

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
- ✔ Trusts
- ✔ Wills

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.

More details, please!

See the complete list of what your plan covers at:

ARAGlegal.com/myinfo   Access Code: **18778ecu**

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 legal matters by avoiding costly legal fees.*

Find a local attorney easily in ARAG's network – many 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. When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.

2. Next, you'll answer a few questions to confirm coverage and receive a list of local attorneys who can help you.

3. Then, meet with a network attorney over the phone, virtually or in person.

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   ★★★★★

Legal needs are in your future™

You can't predict your future, but you can plan for it, thanks to legal insurance.

Legal insurance provides a benefit you can use to plan for it all – the expected and unexpected times in your life.

Visit **ARAGlegal.com/future** or scan the QR code.

Diversity, Equity & Inclusion Coverage

ARAG is constantly evolving and adapting to meet the needs of all employees. Whether it's an employee with a disability, a veteran or a member of the LGBTQ+ community, our coverage provides solutions that include:

✓ Domestic Partnership Agreement
✓ HIPAA/Hospital Visitation Authorization
✓ Funeral Directive
✓ Gender Identifier Change
✓ Social Security/Veterans/ Medicare Dispute
✓ School Administration Hearing

And, network attorney fees for most covered matters like these are 100% paid in full.