



Legal Insurance

All About ARAG® Legal Insurance

Corsair

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How Legal Insurance Can Help

There's a little bit of legal in everything – and ARAG legal insurance makes sure you're prepared for it.



Prepared for the good times:

- ✓ Adding your newborn to your will,
- ✓ Your parents need real estate legal advice,
- ✓ Buying the house of your dreams or
- ✓ Putting your hard-earned savings into a trust.



Prepared for the bad times:

- ✓ When your kid makes a mistake,
- ✓ Your grandparent needs help finding an assisted living facility,
- ✓ The cops catch you speeding or
- ✓ True love doesn't work out.



ARAG is here for all of it, to help you, your parents and your grandparents navigate the legal issues and save on attorney fees.

How Legal Compares to Medical

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When you have a legal issue and need an attorney...



Go online or call your legal insurance company to determine coverage.



Get connected with local attorneys in the network who can help you.



Make an appointment with an attorney in the network.



Talk about next steps, such as legal paperwork, follow-up appointments or filing a lawsuit.



Consider scheduling periodic check-ups with an attorney (especially after a life event) to review your legal matters and plan ahead to prevent serious legal issues from affecting you or your loved ones.



When you have a medical issue and need a doctor...

1

Go online or call your insurance company to determine coverage.



2

Get connected with local doctors in the network who can help you.



3

Make an appointment with a doctor in the network.



4

Talk about next steps, such as prescription drugs, follow-up visits or surgery/medical procedures.



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Consider scheduling a check-up with your doctor each year to review your health and help prevent medical issues.

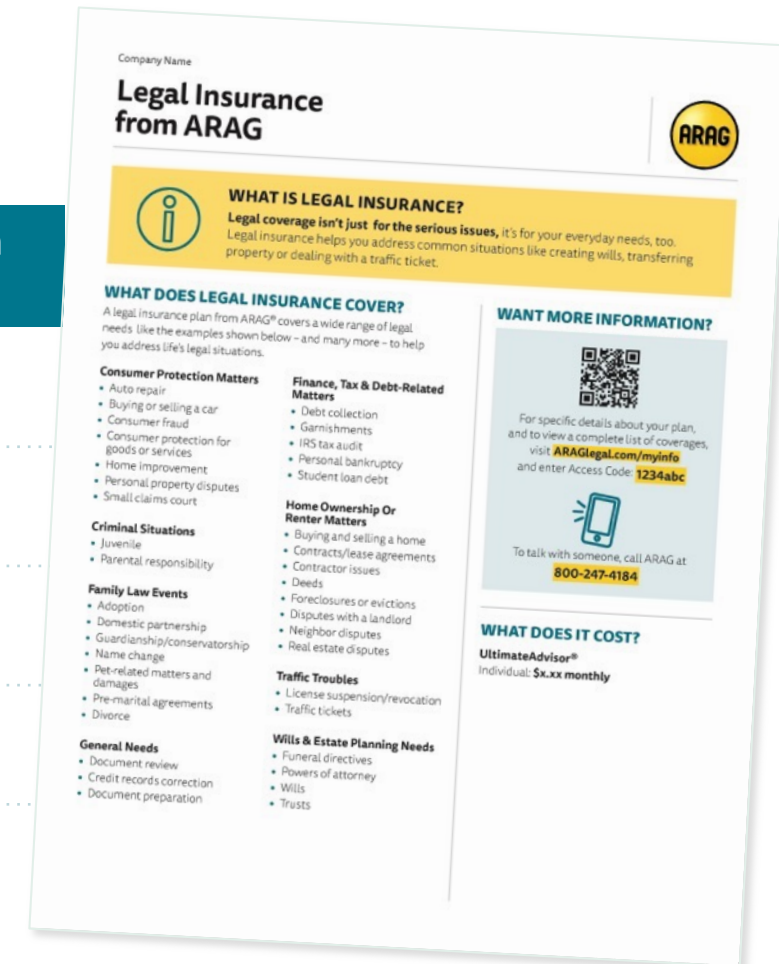


Navigating Legal Issues Can Be Costly

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Members can save thousands on attorney fees!

Legal Issue	Average Attorney Fees Without a Legal Plan ¹	Network Attorney Fees with an ARAG Legal Plan ²
1. Wills	\$1,472	\$0
2. Trusts	\$1,803	\$0
3. Consumer Protection	\$2,318	\$0
4. Property Protection	\$2,245	\$0



¹Based on the average number of attorney hours reported by ARAG network attorneys for claims incurred in 2020-2021 and paid by December 31, 2022, 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, The National Law Journal and ALM Legal Intelligence, October 2018.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered legal matters.

ARAG Has Your Back

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Member Chooses Service Delivery



In-Person or Virtual Legal Services

Work with a network attorney in office or virtually for advice, document prep/review and representation.

- ✓ Knowledgeable Advisor
- ✓ Comprehensive Coverage
- ✓ Representation



Telephone Services

Connect with a telephone network attorney over the phone for legal advice and document prep/review.

- ✓ Convenient
- ✓ Flexible
- ✓ Inclusive



Online Resources

Use online tools and apps to manage and learn more about legal matters.

- ✓ Learning Center
- ✓ DIY Docs®
- ✓ ARAG Legal App

The Most Comprehensive Legal Insurance Plan - Corsair

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UltimateAdvisor®

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair Disputes
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
 - Contracts & Financial Disputes
- Insurance Disputes

Criminal Matters

- Habeas Corpus
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law

- Adoption Uncontested/Contested
- Conservatorship Uncontested/Contested
- Domestic Partnership Agreement
- Domestic Violence
- Egg/Sperm/Embryo Donation Agreement

- Elder Law – Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Pre-Birth/Post-Birth Parentage Order
- Prenuptial Agreements
- Restraining/Protective Orders
- School Administrative Hearings
- Surrogacy Agreement

General Matters

- Credit Records Correction
- Document Preparation
 - Affidavits
 - Bill of Sale
 - Demand Letters
 - HIPAA Authorization
 - Promissory Notes
- Document Review
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters

(Primary and Secondary Residence)

- Building Codes
- Deeds and Mortgages
- Easements
- Eminent Domain/Variations/Zoning
- Foreclosure
- Home Equity Loan
- Home Improvement/Contractor Disputes
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection Defense

Traffic Matters

- Drivers License Suspension and Revocation with DWI
- Drivers License Restoration with DWI
- Minor Traffic Ticket
- Minor Traffic Ticket – Non-Moving

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (up to 9 hours per event)
- Executor Appointment
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Protection of Inheritance Rights
- Revocable Trusts
- Standard/Complex Will

Additional Services

- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits

UltimateAdvisor Plus™

Coverage Includes UltimateAdvisor and:

- Alimony (up to 8 hours per event)
- Child Custody (up to 8 hours per event)
- Child Support (up to 8 hours per event)
- Child Visitation Rights (up to 8 hours per event)
- Criminal Misdemeanor
- Divorce Contested (up to 30 hours per event)
- Divorce Uncontested
- Miscellaneous Legal Services (up to 4 hours per certificate year)

Even More Services

- Identity Theft Protection
- Financial Education and Counseling Services
- Tax Services
- Services for Parents/Grandparents
 - Legal Advice
 - Miscellaneous Legal Services (up to 4 hours per certificate year)
 - Caregiving Services
 - Document Preparation
 - Document Review
 - Wills & Power of Attorney
 - Reduced Fee Services

Limitations and exclusions apply.

A Closer Look at ARAG's Additional Services

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Identity Theft Protection

- ✓ \$1 million identity theft insurance*
- ✓ Full-service identity restoration
- ✓ Internet surveillance
- ✓ Single-bureau credit monitoring
- ✓ Lost wallet services
- ✓ Child identity monitoring
- ✓ Change of address monitoring



Services for Parents/Grandparents

- ✓ Legal advice
- ✓ Miscellaneous legal services (up to 4 hours per year)
- ✓ Document preparation
- ✓ Document review
- ✓ Wills & durable power of attorney
- ✓ Reduced fee benefit**
- ✓ Caregiving services
- ✓ Online caregiving resources
- ✓ Negotiated discounts***



Financial Counseling & Education

- ✓ Financial counseling
- ✓ Debt management plan
- ✓ Online financial tools
- ✓ Savings & budgeting
- ✓ Asset allocation
- ✓ Credit reports
- ✓ IRAs & 401(k)s
- ✓ Debt consolidation
- ✓ Student loan debt



Tax Services

- ✓ Tips for state or federal filing of personal taxes
- ✓ Explanation of tax law changes
- ✓ Research on complex personal tax matters
- ✓ Advice regarding IRS Audits and notifications
- ✓ Review of previous year's personal tax return
- ✓ Discounted personal tax return preparation

Limitations and exclusions apply.

*The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

** Reduced Fee Benefit for parents/grandparents when using a network attorney.

*** On rates of assisted living facilities, nursing homes, home health care agency and adult care providers when available.

What costs are covered?

One of the most valuable features of the plan is that ARAG pays 100% of network attorney fees for most covered (and not excluded) legal matters. Expenses and fees related to “hard costs” such as filing fees, copy costs, etc. are not covered.

What happens if an issue isn't covered?

If an issue is not covered by the plan (and not specifically excluded), members still have coverage options. For example, they may still be eligible to work with an ARAG network attorney and receive at least 25% off the attorney's normal rate. To get the reduced fee, members will need to present their member identification number or CaseAssist® confirmation number to the network attorney before any work proceeds.

How many network attorneys are available in the area?

There are more than 15,000 attorneys in the ARAG attorney network nationwide. To search for and select a local attorney who is the best fit for you, a member can contact ARAG Customer Care, log in to their account at ARAGlegal.com or use the ARAG Legal app.

To help you have the best experience possible, a Customer Care specialist can help you connect with local network attorneys and ensure you receive full plan benefits on covered legal matters.

Can members use attorneys outside the ARAG network?

Yes. If the member would like to retain and work with a non-network attorney:

- ✓ The member should contact Customer Care to make sure the legal matter is covered.
- ✓ The member is billed directly by the attorney and the member pays the attorney for services rendered.
- ✓ The member is then required to provide ARAG with appropriate documentation – including an ARAG non-network attorney claim form.
- ✓ The member will be reimbursed for covered attorney fees up to the benefit amount indicated in the legal plan.

What are considered pre-existing conditions?

If a member has a legal matter that occurs or is initiated prior to the plan's effective date, it's considered "excluded" and no in-office benefits will apply. The initiation date will be considered the earlier of the date:

- ✓ A written notice of a legal dispute is sent, filed or received by you
- ✓ A ticket or citation is issued
- ✓ An attorney is hired

However, other benefits may be available. Even if the matter is considered pre-existing, as long as it is not listed under the "Exclusions" in the plan, and so long as an attorney has not been hired, the member is able to receive advice from a network attorney under the "Telephone Legal Access Services" benefit as well as receiving reduced fee legal services of at least 25 percent off the network attorney's normal rate.

What's excluded?

ARAG essentially defines an exclusion as “a matter or event not covered by the plan.” Based on that, the following would be excluded:

- ✓ Matters against ARAG, the employer or an insured against the interests of the named insured under the same Certificate.
- ✓ Legal services arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization and patents or copyrights.
- ✓ Legal services in class actions, personal injury, punitive damages, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
- ✓ Legal services deemed by ARAG to be frivolous or lacking merit, or in legal matters where you wish to take action against a party, regardless of whether the matter proceeds to you filing a lawsuit against the other party, and the amount we pay for your legal services exceeds the amount in dispute, or in our reasonable belief you are not actively and reasonably pursuing resolution in your case.

If an employee leaves, can they continue the plan?

When ARAG is notified that a member is terminated from the plan, we automatically send out conversion information to the member's email or mailing address on file. The member is notified about their options to enroll in a similar legal plan on a direct pay basis. Payments are made to ARAG. The member then has 90 days from date of separation from their employer to elect the conversion plan on a direct pay basis.

ARAG also provides valuable legal protection to both members and their eligible dependents for different situations they may encounter. For example, ARAG will continue to provide coverage and waive the premium, for a designated period of time, if the named insured should happen to pass away or in the case of a military deployment.

Members can contact our Customer Care Center with questions.

New Member Onboarding Materials

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New member onboarding materials are designed to remind members of the value of the plan they purchased and educate them on how to get started when they incur a legal issue.

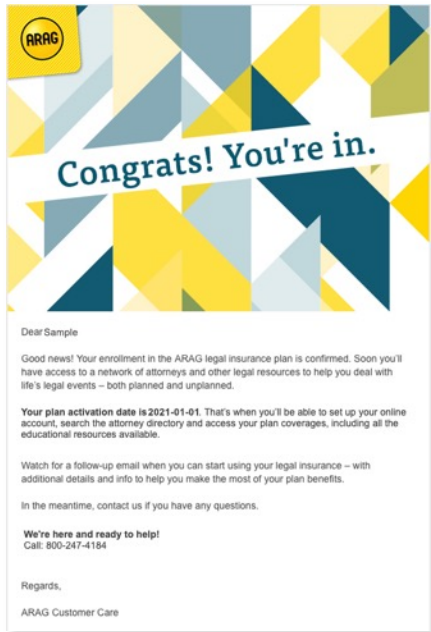
Digital Delivery

With a focus on sustainable development and design, and our global efforts to reduce our carbon footprint, ARAG is proud to provide digital member onboarding communications when emails are provided on enrollment files.

Print (if applicable)

When email is not provided, members will receive plan activation communications including their Member ID and instructions via mail on how to get started.

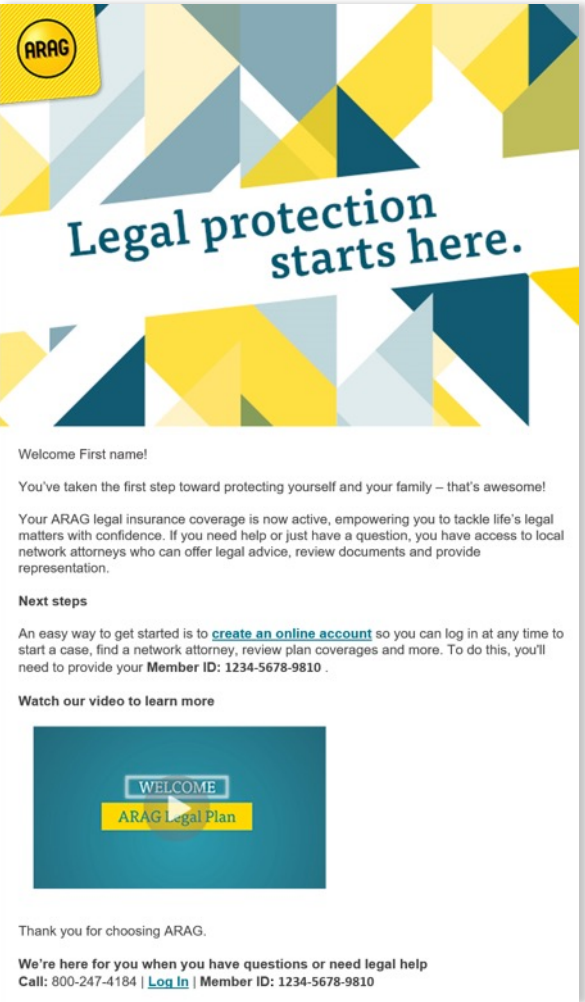
Enrollment Confirmation Email



Print (if applicable)



Plan Activation Email



Additional Details

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Call Customer Care
800-247-4184
(Monday – Friday, 7 am to 7 pm CT)



Email
service@ARAGlegal.com



More Info

ARAGlegal.com/myinfo
Access Code: 19127co



Cost

UltimateAdvisor

\$17.30 per member
per month

UltimateAdvisor PLUS

\$24.45 per member
per month



For purposes of the policy, the Policyholder has defined eligible dependents to mean:
Spouse and children until the end of the month that they reach age 26 regardless of student or marital status

Limitations and exclusions apply.

THANK YOU



Legal Insurance

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For terms, benefits or exclusions, contact us at 800-247-4184