

Legal Insurance from ARAG®

Designed for OneBeacon Services, LLC



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. ARAG offers top-performing legal insurance for you and your family.

What Do I Get for My Money?



In-Office Services: You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.



Telephone Advice: You can call a Network Attorney for **unlimited legal advice** to help prepare personal 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.



Resolve Your Legal Issues – Visit with an Experienced Attorney

When a life event turns into a legal issue, your ARAG coverage is there for you. Visit with a Network Attorney who will:

- Review or prepare documents
- Make follow-up calls or write letters on your behalf
- Advise you on legal issues
- Represent you in court

Common Legal Issues:	Attorney Fees @ 343/hr. ¹	Network Attorney Fees with ARAG ²
Debt Collection Issues	\$2,573³	\$0
Neighbor Dispute	\$2,230³	\$0
Purchase a Home	\$2,144³	\$0
Standard Will Preparation	\$1,458³	\$0
Bankruptcy	\$3,087³	\$0
Minor Traffic Offense	\$1,115³	\$0

What Does it Cost?

UltimateAdvisor®

Family: \$17.00 Per Month



800-247-4184

ARAGLegalCenter.com, access code 15621one

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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, access code 15621one.

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors
- Insurance Disputes

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
- Elder Law
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate

- Buy/Sell a Home
- Home Equity Loan
- Building Codes
- Zoning and Variances
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Taxes

- IRS Tax Audit
- IRS Tax Collection

Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility
- 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 Estate Planning**
Meet with an attorney to protect your life's work with a will, living will or the appropriate powers of attorney.
- 2 Family Law**
When your family faces a challenge in life, our Network Attorneys are ready to provide assistance and representation.
- 3 Traffic Tickets**
Our Network Attorneys will provide resources and assistance to help you defend a traffic offense. The Network Attorney can even represent you in court if needed.
- 4 Property Protection**
Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.
- 5 Consumer Protection**
Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

But wait, there's more!

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

- Member access to ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.

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.

¹Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016.

²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 per hour for attorneys with 11-15 years of experience.



For more information call 800-247-4184 or visit ARAGLegalCenter.com, access code 15621one