



Welcome to the ARAG[®] Legal Protection

www.araglegalcenter.com

1-800-247-4184



Professional Legal Services

What is a legal plan?

1. A legal plan is preventative maintenance and education. You can access reputable legal information online to help minimize legal situations before they become an issue.
2. A legal plan is protection. The ARAG Attorney Network provides advice and/or legal representation based on your personal situation. Refer to the Plan Document for your specific legal coverage. Your Plan Document is located on the Legal Benefits Web Site or through our Customer Care Center.
3. A legal plan is cost control. Similar to a health insurance plan, you can minimize the financial risk a legal event could create in your life. Whether you simply want to research a legal need online or are in need of an attorney for legal representation, your legal protection plan is available to provide you with the services right for your personal situation.

Information and Resources Online

■ Educational Tools and Resources, including

- The Law Guide
- Personal Information Organizer
- LawExpresso™ E-newsletter
- Glossary of Legal Terms

■ Attorney/Client Relationship Tips

■ Do-It-Yourself Legal Documents™

■ Contact Us - e-mail us questions about your legal plan and we'll respond within four business hours

To Meet with an Attorney: How the Plan Works

- 1) Contact a Customer Care Specialist online or through our toll-free number, 800-247-4184 (TTY 800-383-4184), between the hours of 7:00 a.m. and 7:00 p.m. Central time, Monday through Friday.
 - The Customer Care Specialist will verify coverage, assist in locating a Network Attorney and will provide a claim number.
- 2) Contact a Network Attorney via telephone for legal advice and consultation on all covered legal matters.
- 3) Conduct an in-person meeting with a Network Attorney. The Network Attorney submits claim to ARAG for payment using provided claim number.

Or: Meet with an attorney outside of the Network. Member submits claim, and ARAG reimburses member up to the amount indicated in the **Plan Document**.

Or: Meet with a Network Attorney to receive Reduced Fee Benefits on a legal matter not covered by the plan. The member pays attorney directly.

Additional benefit: Create legal document (state-specific) online using Do-It-Yourself Legal Documents in the **ARAG Legal Center**.

BENEFITS

- I. Oral Advice & Consultation
- II. Office Work
- III. Defense Representations
- IV. Plaintiff Actions
- V. Litigation Expenses
- VI. Major Trial

A. *Network Attorneys* - Schedule A shall apply to claims by persons receiving legal services from *Network Attorneys*. **SCHEDULE A:** Benefit Per Case Maximum Per hour Maximum

- I Unlimited Cases PAID IN FULL
- II 10 hours PAID IN FULL
- III 10 hours PAID IN FULL
- IV 10 hours PAID IN FULL
- V \$2,500 PAID IN FULL per *Claims Year* to maximum of \$2,500
- VI \$10,000 \$375 per day maximum (beginning 3rd day of trial)

B. *Non-Network Attorneys* - Schedule B shall apply to claims by persons receiving legal services from *Non-Network Attorneys*. **SCHEDULE B:** Benefit Per Case Maximum Per hour Maximum

- I Unlimited Cases \$55 per hour
- II 10 hours \$55 per hour
- III 10 hours \$55 per hour
- IV 10 hours \$55 per hour
- V \$2,500 PAID IN FULL per *Claim Year* to maximum of \$2,500
- VI \$10,000 \$375 per day maximum (beginning 3rd day of trial)

EXPLANATION OF COVERAGES

ARAG Insurance Company shall pay *Legal Fees* incurred by an *Insured* for the following services:

I. Oral Advice and Consultation. For any given case ARAG Insurance Company shall pay *Legal Fees* for the following legal services.

A. Telephone calls by an *Insured* to the attorney on the *Insured's* behalf.

B. Visits by the *Insured* to the attorney's office for the sole purpose of receiving oral advice and consultation from such attorney.

II. Office Work. Office Work means document review and preparation, research and negotiations with outside parties. For *Eligible Expenses* incurred by an *Insured* for Office Work while the policy is in force, coverage will be provided up to a maximum of ten hours of legal services per case. Office Work Exclusions. Services covered by this section shall exclude:
A. Services with respect to proceedings of any action or matter in which the *Insured* is the plaintiff or initiating party which are incurred on or after the date the action commences. Such services will be considered for benefits under Plaintiff Actions.

B. Services with respect to representation of an *Insured* who is a defendant or party against whom another is proceeding which are incurred on or after the date of action commences. Such services will be considered for benefits under Defense Representations.

III. Defense Representation. Defense Representation means any professional legal services related to preparation, filing, discovery and appearances before any judicial, quasijudicial or administrative forum which are necessary for the defense of an *Insured* in civil litigation, felony or misdemeanor charges or administrative actions.

For *Eligible Expenses* incurred by an *Insured* while the policy is in force, coverage will be provided up to a maximum of ten hours of legal services per matter. Eligibility or benefits under this section shall be deemed to begin on the date the action commences.

IV. Plaintiff Actions. Plaintiff Actions means services which are required in order for an *Insured* to initiate action in a judicial, quasijudicial or administrative forum.

For *Eligible Expenses* incurred by an *Insured* for Plaintiff Actions while the policy is in force, coverage will be furnished up to a maximum of ten hours of legal services per case. Eligibility for benefits under this section shall be deemed to begin on the date the action commences.

V. Litigation Expenses. Litigation Expenses means court costs and filing fees incurred in connection with matters covered under Benefits III or IV. The policy will cover up to \$2,500 per *Claims Year* for *Eligible Expenses* incurred by an *Insured* for Litigation Expenses while this policy is in force.

VI. Major Trial Coverage. Up to \$375 per day, beginning with the third day of trial for matters covered under Benefits III or IV, up to \$10,000.

See your Plan Document (located online or via the Customer Care Center) for specific coverage details.