

ARAG® Legal Insurance Plan*

Legal Services Available

The chart below shows the legal services available and reimbursement.

Coverage	ARAG Network Attorney	ARAG Non-Network Attorney
In-Office Legal Service		
Consumer Protection	Paid in Full	\$2,600 ₂
Small Claims Court	Paid in Full	\$320 ₁ -\$400 ₁
Debt Collection	Paid in Full	\$2,280 ₂
Foreclosure	Paid in Full	\$2,280 ₂
Defense of Garnishment	Paid in Full	\$2,280 ₂
Mechanic's Lien	Paid in Full	\$2,280 ₂
Student Loan Debt Collection	Paid in Full	\$2,280 ₂
IRS Audit Protection	Paid in Full	\$2,280 ₂
IRS Collection Defense	Paid in Full	\$2,280 ₂
Personal Property Protection	Paid in Full	\$2,120 ₂
Personal Bankruptcy	Paid in Full	\$240 ₁ -\$1,200 ₁
Uncontested Dissolution of Marriage (Named Insured only)	Paid in Full	\$640 ₁
Contested Dissolution of Marriage (Named Insured only)	Paid in Full (First 20 hours)	\$1,600 ₁
Alimony, Child Custody, Child Support and Child Visitation	Paid in Full	\$400 ₁ -\$960 ₁
Adoption Proceedings	Paid in Full	\$400 ₁ -\$2,600 ₂
Insanity/Infirmary Proceedings	Paid in Full	\$2,760 ₂
Name Change	Paid in Full	\$240 ₁
Guardianship / Conservatorship	Paid in Full	\$480 ₁ -\$2,520 ₂
Elder Law - Member Support	Paid in Full	\$25 - \$40 per document
Advice for Parents and Grandparents	Paid in Full	N/A
Miscellaneous Legal Services for Parents and Grandparents	Paid in Full (4 hours per year)	\$320 ₁
Domestic Partnership Agreement	Paid in Full	\$320 ₁
Document Review for Parents and Grandparents	Paid in Full	\$40 per document
Document Preparation for Parents and Grandparents	Paid in Full	\$40 per document
Wills & Power of Attorney for Parents and Grandparents	Paid in Full	See benefit handbook
Funeral Directive	Paid in Full	\$40 per document
Hospital Visitation Authorization	Paid in Full	\$40 per document
Gender Identifier Change	Paid in Full	\$240 ₁
Juvenile Court Proceedings	Paid in Full	\$2,280 ₂
Parental Responsibilities	Paid in Full	\$2,280 ₂

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Legal Services Available (continued)

Coverage	ARAG Network Attorney	ARAG Non-Network Attorney
Defense of Misdemeanor charges	Paid in Full	\$2, ²
Habeas Corpus	Paid in Full	\$20 ²
Driving Privilege Protection - DWI	Paid in Full	\$2,280 ²
Restoration of Driving Privileges - DWI	Paid in Full	\$240 ¹
Minor Traffic	Paid in Full	\$240 ¹
Standard / Complex Will and Durable Power of Attorney	Paid in Full	See Benefit Handbook
Purchase / Sale of Home	Paid in Full	\$320 ¹
Refinancing	Paid in Full	\$160 ¹
Home Equity Loan	Paid in Full	\$160 ¹
Homeowner Association Disputes	Paid in Full	\$2,600 ²
Residential Contractor Disputes	Paid in Full	\$2,600 ²
Building Codes	Paid in Full	\$2,200 ²
Easements	Paid in Full	\$2,200 ²
Zoning and Variances	Paid in Full	\$2,200 ²
Social Security / Veterans / Medicare	Paid in Full	\$2,200 ²
School Administrative Hearings	Paid in Full	\$2,280 ²
Document Preparation	Paid in Full	\$40 per document
Document Review	Paid in Full	\$40 per document
Surrogacy Agreement	Paid in Full	\$300 ¹
Egg/Sperm/Embryo Donation Agreement	Paid in Full	\$480 ¹
Pre-Birth/Post-Birth Parentage Order	Paid in Full	\$320 ¹
Miscellaneous Legal Services	Paid in Full (4 hours per year)	\$320 ¹
Reduced Fee Benefit	25% reduced fee	N/A

¹Non-Network Attorney Indemnity Benefits are up to stated amount.

²Includes pre-trial and trial indemnity amount. An additional \$100,000 trial indemnity benefit is also available.

See 2027 Policy for limits and complete definitions.

You cannot use the 4 hours to increase any other plan benefits or waive their limitations.

Complete plan details can be found in the official documents. Any conflict between plan documentation and this chart, the plan documentation will prevail.

*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 at 800-360-5567.