



Legal Insurance from ARAG

Designed for Arkema, Inc.



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 does it cost?

UltimateAdvisor®

\$18.85 monthly



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: **18693ark**

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 on average, for each legal matter.*



Access more than **14,000 attorneys** within ARAG's network with an **average of 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 Call 800-247-4184** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you get connected to network attorneys.
- 3 Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

- Clara Miami, FL



How can legal work for you?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak.

Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo
Access code: 18693ark

See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Network attorneys are available to answer your legal questions in person or over the phone for your immediate needs.

Connect 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 — including if you go to court.

* Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, 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.

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, GuideOne® Mutual Insurance Company 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.

Already a member of the ARAG legal insurance plan?



Here are *five ways* to get the most out of it – and to stay protected.

To get started, create or log in to your account at ARAGlegal.com/account or call ARAG® Customer Care.

1. View plan benefits and confirm coverage

Review the legal benefits covered by the plan. Then, choose “Start a Case.” Answer a few questions to help us confirm your coverage and receive a list of local network attorneys who can help with your case.

2. Find a network attorney

Using our online network attorney directory, you can review profiles, ratings and reviews of all local attorneys to help you select an attorney who can address your legal matter, review documents, represent you - and more!

3. Download the ARAG Legal app

Use the app to contact ARAG Customer Care, search the network attorney directory and get legal help on the go with legal matters like wills and traffic tickets. Visit the App Store/Google Play store to download.

4. Create online documents with DIY Docs®

Create a variety of legally valid documents, including state-specific templates, like simple wills and power of attorney. Afterward, you can securely access your documents at any time to review and update them as needed.

5. Check out the online learning center

View articles, guidebooks and videos to learn more about managing essential legal and financial matters like estate planning, caregiving, consumer protection and financial planning.

Turn over and see how much you can save on legal matters!



Selecting an attorney? Read the Reviews!

To help you select a local network attorney who can address your legal matter, we include ratings and reviews from members just like you so you can make an informed, confident decision. To get started:

- » Log in to ARAGlegal.com.
- » Go to “Find an Attorney”
- » Search for attorney by area of law, name or location

Get the info you need!



Get the legal help you need.

Legal coverage is a diverse benefit that can help you navigate a variety of legal matters and also saves you money. As a member, your **network attorney fees are 100% paid-in-full** for most covered matters or may be available at a reduced rate. Tackle issues like:



Estate Planning. Meet with a network attorney to plan who you want to leave your assets to, name a guardian for any young children and determine who will be in charge of your finances and medical decisions if you're unable to make them yourself.



Family Law. When you face challenges like divorce, guardianship questions or school matters, our network attorneys can provide legal guidance.



Traffic Matters. Our network attorneys can provide resources and assistance to help you defend a traffic offense — and represent you in court if needed.



Property Protection. Address neighbor disputes, boundary disagreements and personal loans with the help and support of a network attorney.



Consumer Protection. Get advice from a network attorney for issues with auto repairs, contractors, buying a car or various types of fraud.

How Much Can You Save?

Legal Issue:	Average Attorney Fees without a Legal Plan ¹	Network Attorney Fees with ARAG ²
Neighbor dispute	\$2,650	\$0
Debt collection issues	\$2,391	\$0
Purchase/sale of home	\$2,227	\$0
Will	\$1,582	\$0

More details, please! To learn more, log in to your account at ARAGlegal.com/account

¹Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2018 or 2019 and paid by December 31, 2020, 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 matters.

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.

ARAG Legal App

Providing members a convenient place to turn when they need legal help.

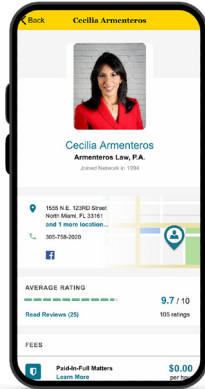


Legal Insurance



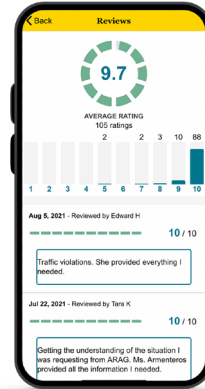
Start a case:

Answer a few questions to help us confirm coverage and provide you a list of local network attorneys who can help with your case.



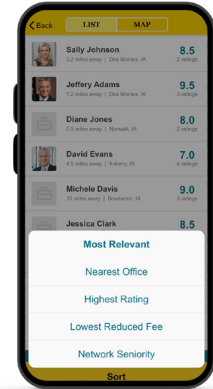
Find an attorney:

Enter your location and a legal matter to view profile information for local network attorneys. You can also search by an attorney's last name.



View attorney ratings and reviews:



See what other plan members have to say about their experience working with a network attorney.



Sort attorney search:

These include ratings and reviews, office location, network seniority and reduced fee rate.

Additional Features Include:

- **Face ID/Touch ID:** Ability to use Face ID or Touch ID provides secure access to your account.  
- **Mobile ID:** Members can access their digital ARAG legal insurance identification details wherever they are and whenever they need it.
- **Get Help:** Call or email an ARAG Customer Care specialist directly from the app to get help with coverage or claim questions.



Questions? Call 800-247-4184 for more information.

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