Legal Insurance from ARAG

The California State University

ARAG Legal Insurance

Be protected when *legal happens.*

How Legal Happens in Your Life

Legal issues can come up at any time. And facing them alone can be overwhelming when you're not sure what to do. A legal insurance plan from ARAG® provides **access to experienced network attorneys and trusted resources** for a wide range of legal needs like the examples below.

Protecting Your Growing Family

- Create a pre-marital agreement before your wedding.
- Protect your assets with a will.

Managing Your Home, Protecting Your Assets

- Your neighbor's ugly fence is on the property line.
- Your landlord won't fix the heater.

A Place to Turn During Life's Challenges

- You get caught speeding.
- Your dog bites a neighbor.

Protection As a Consumer

- The mechanic botches your car repair.
- Your dream vacation gets canceled with no refund.

Financial Challenges

- Your ID was stolen on vacation.
- You can't get out of debt.

Plus 100+ more ways to use your plan!

How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide you with **protection** and **peace of mind**.

Work with a network attorney and attorney fees are **paid in full** for most covered matters.

Save thousands of dollars, on average, for legal matters by avoiding costly legal fees.

Use DIY Docs® to create, edit and save legal documents online, like a will, trust or power of attorney, using **state-specific, attorney-reviewed templates**.

We help connect you with attorneys – many who average 20+ years of experience.

Address your covered legal situations with a network attorney who is **only a phone call away**.

Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

Using Your Legal Plan Is Easy

When you face a legal issue, getting help from ARAG is simple.

To get started, you can go online, use the ARAG Legal app or call Customer Care.

Answer a few questions to confirm your coverage and receive information on network attorneys who can help with your legal matter.

Then, meet with a network attorney virtually, over the phone or in person.

What Does It Cost?

ARAG legal insurance provides **affordable** coverage with **more than 100+** ways to use your plan for both simple and complex legal issues, benefiting you and your family.

UltimateAdvisor®
$17.70 per month

Want More Information?

Scan the QR Code to learn more about the specific coverages your plan provides – and much more.

Or, visit **ARAGlegal.com/CSUretirees** and if needed enter Access Code: **19061csuret**

Or, call ARAG at **800-247-4184**

Putting Family First: *Expert Caregiving Guidance for Your Loved Ones*

Family is important – let your legal plan be there for those who matter most. You'll have a place to turn when you want to address legal or caregiving needs for parents/grandparents.

Get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further your care education, medication and provider tracking and resources to assist with planning and managing care.

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.

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