

# Legal Insurance from ARAG®

Designed for VMware



## Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like 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 individually 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 350+ legally valid documents, including state-specific templates online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney.



## How Much Can You Save?

| Common Legal Issues:      | Attorney Fees @ 343/hr. <sup>1</sup> | Network Attorney Fees with ARAG <sup>2</sup> |
|---------------------------|--------------------------------------|--|
| Debt Collection Issues    | <del>\$2,573<sup>3</sup></del>       | \$0  |
| Neighbor Dispute          | <del>\$2,230<sup>3</sup></del>       | \$0  |
| Purchase a Home           | <del>\$2,144<sup>3</sup></del>       | \$0  |
| Standard Will Preparation | <del>\$1,458<sup>3</sup></del>       | \$0  |
| Bankruptcy                | <del>\$3,087<sup>3</sup></del>       | \$0  |

<sup>1</sup>Average 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. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney 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.

## What Does it Cost?

UltimateAdvisor Plus™

Family: \$13.06 per month

## Resolve Your Legal Issues — Visit with a Network 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.



800-247-4184

ARAGLegalCenter.com, access code 16121vmw

# Legal Insurance from ARAG®

Designed for VMware



Count on a wide range of coverage and services, like the examples shown below, that address the legal matters you encounter in life:

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 16121vmw.

| Plan Options   | Ultimate Advisor Plus™ |
|--|------------------------|
| <b>Consumer Protection</b>   |                        |
| Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More | •                      |
| <b>Estate Planning</b>   |                        |
| Wills and Powers of Attorney                                       | •                      |
| <b>Family</b>  |                        |
| Adoption   | •                      |
| Guardianship/Conservatorship                                       | •                      |
| Uncontested Guardianship/Conservatorship                           | •                      |
| Name Change  | •                      |
| Prenuptial Agreements  | •                      |
| Domestic Violence Protection                                       | •                      |
| Mental Incompetency or Infirmity                                   | •                      |
| School Administrative Hearings                                     | •                      |
| <b>Real Estate</b>   |                        |
| Buy/Sell - Primary Residence                                       | •                      |
| Real Estate Disputes - Primary Residence                           | •                      |
| Neighbor Disputes - Primary Residence                              | •                      |
| Disputes with a Landlord - Contracts, Lease, Eviction, Deposits    | •                      |
| <b>Traffic and Vehicle</b>   |                        |
| Driving Privilege Restoration (Excluding DWI)                      | •                      |
| Driving Privilege Protection (Excluding DWI)                       | •                      |
| <b>Financial Services</b>  |                        |
| Financial Education and Counseling Services                        | •                      |

| Plan Options                                | Ultimate Advisor Plus™ |
|---|------------------------|
| <b>Immigration</b>                          |                        |
| Immigration Services                        | •                      |
| <b>Identity Theft</b>                       |                        |
| Identity Theft Services                     | •                      |
| <b>Taxes</b>                                |                        |
| IRS Audit Protection                        | •                      |
| IRS Collection Defense                      | •                      |
| <b>Debt</b>                                 |                        |
| Bankruptcy                                  | •                      |
| Defense of Debt Collection                  | •                      |
| Foreclosure                                 | •                      |
| Defense of Garnishment                      | •                      |
| <b>Criminal</b>                             |                        |
| Habeas Corpus                               | •                      |
| Parental Responsibilities                   | •                      |
| Juvenile Court                              | •                      |
| <b>Civil Damage Defense</b>                 |                        |
| Libel/Slander, Pet-Related Matters and More | •                      |
| <b>General Coverages</b>                    |                        |
| Small Claims Court                          | •                      |
| Document Preparation and Review             | •                      |
| Personal Property Protection                | •                      |
| <b>Premium Rate</b>                         |                        |
| <b>Family</b>                               | <b>\$13.06</b>         |

You may be eligible to receive a minimum **25% reduced fee** off a Network Attorney's normal hourly rate for any other non-covered, non-excluded issues.



**800-247-4184**

**ARAGLegalCenter.com, access code 16121vmw**

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.

\*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.