

# Legal Insurance: There When You Need It Most

40%

## Emergencies happen.

Yet 40% of Americans do not have the cash to pay for a \$400 emergency expense (like hiring an attorney) without borrowing money or selling something.<sup>1</sup>

76%

Survey feedback shows that 76% of consumers do not have a specific plan for handling a legal expense.<sup>2</sup>

70%

Nearly 70% of Americans do not have a will.<sup>3</sup>

## How legal insurance can help employees during this pandemic:<sup>4</sup>



Custody and visitation while social distancing and with shelter-in-place orders



Filing for bankruptcy



Travel issues, such as wanting refunds for services not used and expiring visas for international travel



Considering divorce or legal separation



Payments owed even when services are unavailable, such as daycares and gym memberships



Living situations, like disputes with roommates or evictions and foreclosures



Estate planning, like creating a will or health care directive



Use of DIY Docs<sup>®</sup> for estate planning by current ARAG plan members is up, more than 70% compared to the same time period last year.<sup>5</sup>

## What ARAG members are saying:

*"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

*See how a legal insurance plan can provide protection for the planned and unplanned.*

**ARAG**

Visit [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo), Access Code: 17843pcs or call 800-247-4184 for more information.

<sup>1</sup> "Report on the Economic Well-Being of U.S. Households in 2017-May 2018." Federal Reserve, June 2019. [federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm](https://federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm)

<sup>2</sup> "How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG, February 2017.

<sup>3</sup> "2020 Estate Planning and Wills Study." Caring.com, February 2020. [caring.com/caregivers/estate-planning/wills-survey](https://caring.com/caregivers/estate-planning/wills-survey)

<sup>4</sup> ARAG member survey, March 2020.

<sup>5</sup> ARAG DIY Docs uses, March 15-April 15, 2019 compared to March 15-April 15, 2020. Estate planning docs include: Standard and Living Wills, Durable Power of Attorney, Power of Attorney for Health Care, HIPAA Authorization, Instructions to Agent Acting Under Power of Attorney, General Notice of Death, Specific Purpose Power of Attorney, and Notice to Creditors of Death.