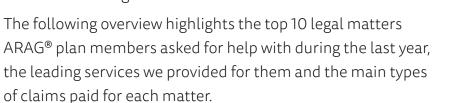
ARAG Top 10 Legal Issues

Today's employees face a variety of legal challenges, all which continue to weigh more and more on their financial and mental well-being.





	CaseAssist [®]	Attorney Legal Services	Claims Paid Out ¹
	Coverage requests received from plan members via our Customer Care Center.	In-office attorney services provided to plan members.	Claims for services provided ranked by total amount paid.
1	Wills	Wills	Wills
2	Trusts	Trusts	Trusts
3	Consumer Protection	Consumer Protection	Consumer Protection
4	Civil Damages	Traffic	Divorce
5	Property Protection	Divorce	Property Protection
6	Administrative Hearings	Property Protection	Traffic
7	Traffic	Property Transfers	Bankruptcy
8	Divorce	Family Law Decree	Family Law Decree
9	Family Law Decree	Administrative Hearings	Civil Damages
10	Property Transfers	Bankruptcy	Administrative Hearings

See more info - and examples - regarding these coverages! -

¹Data represented is based on ARAG cases created and claims paid in 2023. Attorney legal services are based on unique legal matters with claims paid.

	ustomer Care erage Requests	Types of Coverage	Examples
1 Wi	fills	» Living Wills	You want your child to know you wish to be kept on life support if you are in a coma.
		» Power of Attorney	You want to ensure your spouse is designated to make decisions in case you are incapacitated.
2 Tru	usts	» Revocable Trusts	You want your children to inherit property while you continue to use it and earn as income from it.
		» Irrevocable Trusts	You wish to prepare an educational trust to ensure your children have money to pay for college.
3 Co	onsumer Protection	» Debt Collection	You received a collection letter from a department store because your account is several months overdue.
		» Home Improvement/ Contractor Issues	A contractor is suing you for non-payment.
4 Civ	vil Damages	 » Defense of Civil Damage Claims 	Your child hit a baseball through a neighbor's expensive, custom window.
		» Small Claims Court	You want to file a suit against an auto shop that didn't fix your car properly.
5 Pr	operty Protection	» Neighbor Dispute	Your neighbor is building a fence on your property.
		 » Personal Property Dispute 	You sold your car "as is" and the buyer is suing you, saying you did not disclose its problems.
		» Real Estate Dispute	You sold your house and the buyer is suing you for non-disclosure of mold.
		» Tenant Matters	You receive an eviction notice from your landlord.
	dministrative earings	» Building Codes	Your home addition/renovation is being cited for violating city building codes and you want to dispute.
		» Driver's License Restoration	Your license is suspended, and you need a permit to drive to work.
		» Easements	The county government wants to use your land to access a waterway on your property and you want to dispute the access.
		» School Administration	Your child has a disability and you contend the school is not providing adequate accommodations.
		» Social Security	Your Social Security check arrived and it is lower than it has been in the past.
		» Zoning	The city wants to take part of your property to build a public park.
7 Tra	affic	» License Suspension/ Revocation	You've tallied up too many moving violations and your driver's license is going to be suspended.
		» Minor Traffic - Moving Violations	You received a speeding ticket, but you believe you were not speeding.
B Div	ivorce	» Contested Divorce	During the divorce process, you and your spouse both want sole custody of your children and you need assistance from the court to determine what is fair.
		» Uncontested Divorce	You and your spouse agree to the divorce details and you want an attorney to prepare and submit paperwork to the court.
9 Fa	amily Law Decree	» Alimony	Your former spouse wants to increase the amount you pay in alimony.
-		» Child Support	Your ex-spouse isn't paying the agreed-upon amount of child support and you want to go back to court.
		» Child Custody	Your ex-spouse has filed a motion in court to modify the decree and get physical custody of your children.
10 Pro	operty Transfers	» Buying/Selling a Home	Someone has made an offer on your home and you only have three days to review the proposed contract.
		» Deed Preparation	You want to add your new spouse to the deed of your home.
		» Refinancing of Residence	You're refinancing your home and want an attorney's advice about what's in the financing contract.

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