

WHY DOES PLAINTIFF COVERAGE MATTER?

Simply put, plaintiff coverage gives people a voice, so they can assert their legal rights.



At ARAG®, our members deal with plaintiff matters

3 times more often than defendant matters.¹

ARAG was founded almost 90 years ago on the idea of being able to assert your legal rights. That foundation is behind every decision we make.

Without plaintiff coverage, employees **don't have their legal rights fully covered.**

WHAT ARE PLAINTIFF MATTERS?

Plaintiff matters are when you take legal action against someone else. Imagine if you didn't have plaintiff coverage and had to pay for an attorney to handle one of these common legal matters?

You pay a contractor a deposit and they never show up to do the work.



You bought a new home and the seller didn't disclose there was a mold problem.

Your HOA blocks the planned addition to your house.

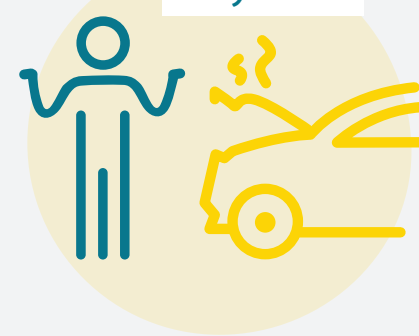


A landlord refuses to make necessary repairs to your apartment.



You share a driveway with your neighbor and they're abusing the easement.

Your insurance company denies your claim after an uninsured driver hits your car.



HOW OFTEN DO PLAINTIFF MATTERS HAPPEN?

More often than you think - so it's important to make sure you're protected.

In some of the most common disputes, as shown below, more than **90%** of the claims paid are for plaintiff issues.¹

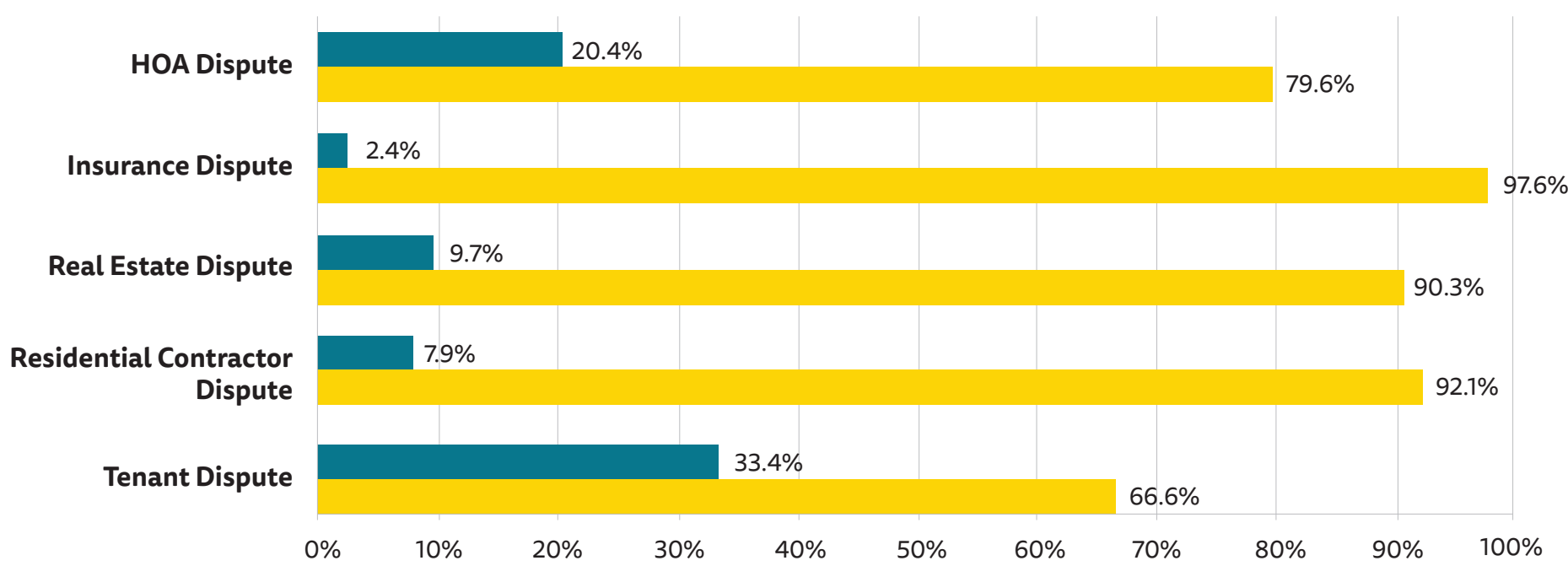
Defendant

You're being accused of wrongdoing.

Plaintiff

You're the one who is taking legal action against someone else.

These examples are in the top 10 legal matters that ARAG plan members asked for help with during the last year.



GIVE YOUR CLIENTS THE MOST COMPREHENSIVE LEGAL COVERAGE.

When you offer an ARAG legal insurance plan, you and your client will know we look out for our members and encourage them to use their voice to seek justice. ARAG provides full coverage without usage limits. **So you know your clients are 100% covered and protected from beginning to end.**

69%

69% of members say they would pay \$2 more per month to receive more comprehensive coverage.²

100%

Our plans include **100% coverage** for network attorney fees on most covered legal matters.

When your clients' employees need a legal plan they can count on, add ARAG to their benefits lineup.

Visit [ARAGlegal.com](https://www.araglegal.com) or call **800-758-2860** for more information.



Legal Insurance

¹Based on 2022 ARAG claims data.

²Includes "Completely (33%), Mostly (20%) and Somewhat (16%) Agree" with the statement - Generally speaking, I would rather pay \$2 more per month if it assures that as many of my legal situations as possible are fully covered (or paid for by my insurance). 2020 ARAG Member Satisfaction Survey. 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.