

6 Reasons Why You Need A Legal Plan

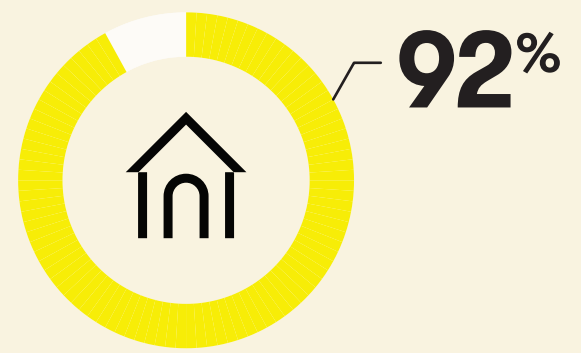
In this rapidly changing, increasingly complex world, you need legal protection for one simple reason: *legal troubles can happen to anyone.*

We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG® legal insurance protects, like in the following situations.

1

People are getting *hammered* by home contractors.

Home improvement repairs/contractor issues rank as the second highest consumer complaint in the U.S.,¹ as **92% of homeowners face challenges** and one-third of them struggle to find suitable service providers during renovation projects.²



2

When life gives you *lemons...*

Auto Sales and Repair is the **most-listed consumer complaint**,¹ as retail used-car vehicle sales are up 12% year over year³ and auto repair costs are on the rise.⁴

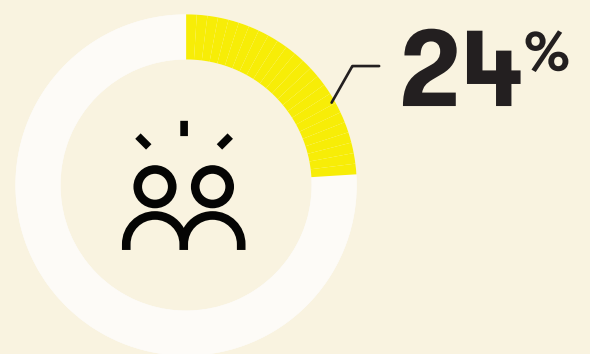
#1

complaint

3

Love thy neighbor...*not so much*

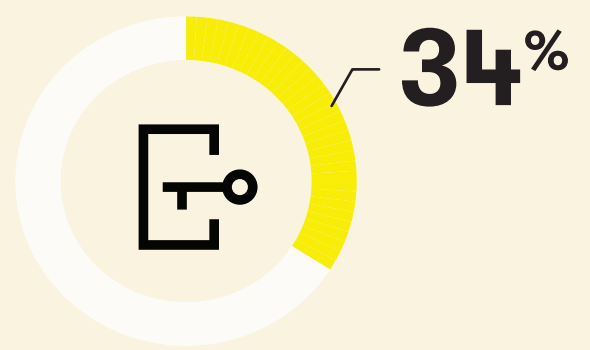
With many employees working from home these days, it opens the door to more frequent (and potentially contentious) interactions with neighbors. In fact, **24% of Americans dislike at least one of their neighbors.**⁵



4

Renters are raising the roof – *on conflict.*

As house prices rose 4.5% in the last year,⁶ **34% of Americans have chosen to rent** versus own their homes.⁷ And with more people renting, the potential for landlord disputes also rises.



5

Got a lead foot? *Not so fast...*

The average cost of a speeding ticket can vary by state and range between **\$50 and \$500.**⁸ But that's not all that's at stake. You may face court costs, an increase in insurance premiums or points being added (not in a good way!) to your driving record.

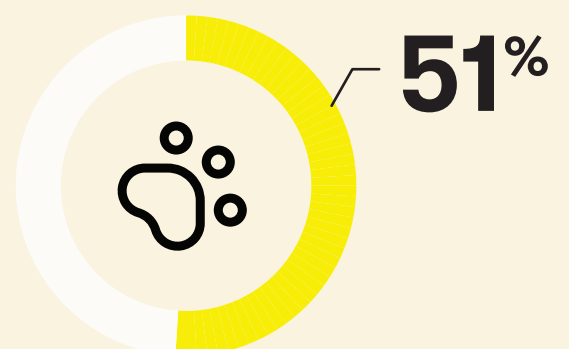
\$50-\$500



6

Pet custody – *unleashed.*

Two-thirds of U.S. households own a pet.⁹ But **51% of pet parents** who aren't married couples **don't have a plan for their pet** if they break up.¹⁰



For specific details about your plan and to view a complete list of coverages, visit **ARAGlegal.com/myinfo** and enter your employer's access code. To talk with someone, call ARAG at **800-247-4184**.



Legal Insurance

¹<https://consumerfed.org/wp-content/uploads/2024/05/2023-Consumer-Complaint-Survey-Report-May-2024.pdf>

²<https://st.hzcdn.com/static/econ/2023-US-HouzzHome-Study.pdf>

³<https://www.coxautoinc.com/market-insights/used-retail-vehicle-sales-december/#:~:text=Used%20Market%20Forecast%20and%20Outlook,duer%20to%20fewer%20lease%20maturities.&text=Beginning%20in%20Q4%202024%2C%20the,reported%20within%20a%20calendar%20month.>

⁴<https://www.consumeraffairs.com/automotive/car-repair-statistics.html#auto-repair-statistics>

⁵<https://www.lendingtree.com/home/mortgage/problem-neighbors-survey/>

⁶<https://www.fhfa.gov/news/news-release/u.s.-house-prices-rise-4.5-percent-over-the-prior-year-up-1.4-percent-from-the-third-quarter-of-2024#:~:text=Washington%2C%20D.C.%20%E2%80%93%20U.S.%20house%20prices,for%20sale%20tightened%20even%20further.%E2%80%9D>

⁷[https://www.pewresearch.org/short-reads/2024/10/25/a-look-at-the-state-of-affordable-housing-in-the-us/#:~:text=\(Many%20more%20people%20own%20than,Survey%2FHousing%20Vacancy%20Survey.\)](https://www.pewresearch.org/short-reads/2024/10/25/a-look-at-the-state-of-affordable-housing-in-the-us/#:~:text=(Many%20more%20people%20own%20than,Survey%2FHousing%20Vacancy%20Survey.))

⁸<https://optraffic.com/blog/driving-penalties-in-the-usa/>

⁹American Pet Products Association (2023-2024), cited in Pet Ownership Statistics 2025 – Forbes Advisor

¹⁰Gen Z & Millennial Survey on Marriage and Living Together - New Statistics ____ (thrivecenterofpsych.com)