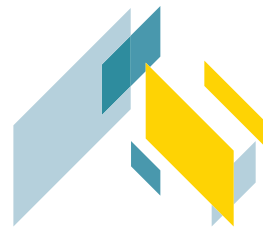


# Do you need legal insurance?



Answer each question below and give yourself one point for every "NO."

1. Do you know where to turn if a dispute occurs between you and your landlord or neighbor?

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2. If you sell your old car, do you have someone who can make sure you're handling the legal transfer of ownership correctly?

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3. Would you know who to call if you need options to reduce or eliminate debt?

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4. To help protect your assets before getting married, do you have someone who can walk you through the pros and cons of a premarital agreement?

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5. If you get a divorce, do you have someone who can help you prepare and submit the paperwork?

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6. If something were to happen to you, do you have a valid legal document in place to protect your assets and children?

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7. If your aging parent isn't able to make decisions, do you have someone who can help appoint you as guardian?

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8. Do you have a plan in place to help you recover your losses if a home contractor doesn't finish the job?

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9. If you find yourself going to small claims court, do you have someone who can help you prepare?

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10. Do you have an attorney who can advocate on your behalf if you receive a speeding ticket that puts your driver's license in jeopardy?

**Add up your total score to determine if legal insurance is right for you.**

0 – 3 points <b>A lot of bases covered</b>	4 – 6 points <b>A few plans in place</b>	7 – 10 points <b>Legal risk a bit high</b>
You've got a lot of the bases covered. But sometimes even the most planned-for events can get out of hand. Having ARAG legal insurance could help you always have backup support and save you money on attorney fees.	Looks like you have a few plans in place for some of life's common legal matters. But there's still a level of risk and some gaps that could leave you vulnerable. ARAG legal insurance can help protect you and your wallet from future events — expected or unexpected.	Your level of legal risk is a bit high. But that's alright because ARAG legal insurance covers 100+ legal issues. Our network of attorneys will have your back for the common and the complex matters in life. Plus, you'll save money along the way.



**Legal Insurance**

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, 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.