

Solutions for Legal Access Insurance

Industry-Leading Voluntary Benefits Coverage and Services

Nearly everyone needs legal assistance at some point in their lives. From drafting a will or buying a house to dealing with complex business matters, a wide array of situations necessitate the help of an attorney.

These Include:

- ▶ Lawsuits
- ▶ Divorce
- ▶ Probate
- ▶ Contracts
- ▶ IRS audits
- ▶ Traffic violations

As employers seek to help employees deal with such matters, Legal Access Plans are rapidly becoming an important area of voluntary benefits. Described as the “Next Great Employee Benefit,” these plans provide easy access to quality legal help from attorneys who have been qualified and selected in advance.

By giving people a place to seek advice, Legal Access Plans are making it easier to obtain legal assistance when it is first needed and can be most effective. The concept is to organize the efficient financing and delivery of legal services including:



Encouraging the use of lawyers on a preventative basis



Reducing the cost of legal services to the consumer



Protecting against catastrophic legal expenses

For someone embroiled in legal proceedings, the emotional distress, along with the financial and time investment can be overwhelming. Next to medical problems, legal problems are responsible for more employee absenteeism or tardiness than any other cause. A person without adequate legal counsel is left unprotected in an area of considerable consequence.

We're here to empower results

Contact your local Voluntary Benefits & Enrollment Solutions consultant for more information.

Legal Access Insurance Plan Features:

- ▶ Coverage for employee, spouse and dependents
- ▶ Telephone advice
- ▶ Office consultation
- ▶ Document review and preparation
- ▶ Free simple will for the employee or their spouse
- ▶ Trials for covered matters from beginning to end, regardless of length

Whether drafting a simple document or fighting a lawsuit, legal matters create an enormous amount of stress. Offering Legal Access Insurance gives employees the expert assistance they need to handle the situation in timely fashion, ultimately giving them peace of mind.

Whether you are interested in integrating a new voluntary benefits program into your HR strategy, or considering changes to an existing program, Aon offers the necessary resources, expertise, and services to meet your company's needs for a successful voluntary benefits program.

This product description is intended for general informational purposes only and does not amend, alter, or modify the actual terms or conditions of any insurance policy. Please consult your policy for definite terms, conditions and service levels.



Studies show that **65 percent to 85 percent** of all legal problems can be resolved simply through advice and follow-up.

About Aon

Aon plc (NYSE:AON) is a leading global professional services firm providing a broad range of risk, retirement and health solutions. Our 50,000 colleagues in 120 countries empower results for clients by using proprietary data and analytics to deliver insights that reduce volatility and improve performance.

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