

# Wide-ranging corona information and assistance programs from ARAG

Legal advice for everyone – and ARAG covers the costs

The severe restrictions imposed on public life have generated considerable uncertainty in many people. The legal insurer ARAG SE has registered a noticeable increase in the demand for legal assistance and support during the past two weeks, much of it relating to matters of labor law. People are also concerned with upcoming or planned travel and the legal consequences of imposed quarantines. In view of these developments, the family-owned enterprise based in Düsseldorf is offering legal services for both customers and non-policyholders. All ARAG SE customers can speak directly with an independent attorney via a special hotline or arrange for return calls online. Chats with attorneys and reviews of termination notices or cancellation agreements are also available to non-customers of ARAG SE. In addition, all citizens will have an opportunity to discuss their legal questions relating to the corona pandemic with an independent attorney via the telephone hotline at +49 211 963 2055 on April 2, 2020. These services are covered by existing ARAG policies and are organized and funded by ARAG.

"The corona pandemic is an exceptional and troublesome situation for everyone. As a legal insurance provider, we want to help resolve urgent legal issues quickly and efficiently – for non-customers as well in order to provide orientation and emotional support in these difficult times. And we will cover the costs of this service," explains Dr. Dr. h. c. Paul-Otto Faßbender, Chairman and CEO of ARAG SE, with reference to the commitment of the Düsseldorf-based insurance firm. The diverse services offered by the ARAG Group are listed under <a href="www.ARAG.de/coronavirus">www.ARAG.de/coronavirus</a>. They relate to the particularly relevant areas of labor law, travel law and civil protection. "In this way, we are putting our founding idea of offering equal opportunity under the law to everyone into actual practice," notes Dr. Paul-Otto Faßbender.

#### Help for customers

A newly created chatbot helps customers resolve problems with their employers resulting from the corona crisis. The chatbot not only verifies each customer's status automatically on the basis of his or her policy number, but also automatically arranges an appointment for a return call and informs the network attorney about the customer's problem. ARAG legal insurance policyholders can also speak directly with an independent attorney from the ARAG attorneys' network via the special telephone hotline at +49 211 9080 2424.

### Help for all citizens

Three other legal services are offered to ARAG customers and non-customers alike. A live chat with an independent attorney from the ARAG attorneys' network contributes to fast and efficient clarification of legal questions via the Internet. Another service is available as well: Individuals who have been fired from their jobs or received a notice of cancellation can have their case reviewed by a legal expert through a straight digital function. The service also includes the calculation of anticipated claims resulting from a termination or cancellation. ARAG covers the costs of these services for non-customers. Another added feature is a new chatbot, which provides answers to the most important questions relating to labor law, for example, such as job dismissals or short-time work. It also answers



questions from ARAG customers about their policies. This bot is trained and expanded continually on the basis of users' questions.

## Telephone service for everyone

ARAG also plans to offer a telephone service for everyone on April 2, 2020. Independent attorneys from the ARAG attorneys' network will be available to answer questions relating to corona at +49 211 963 2055 from 10.00 to 18.00. ARAG will also cover these costs for non-customers.

The theme page at <a href="www.ARAG.de/coronavirus">www.ARAG.de/coronavirus</a> will also be augmented with an abundance of legal information on the subject.

"With its broad program of services relating to corona, ARAG has responded to the most recent needs of customers and other citizens within the shortest possible period of time. We intend to observe these developments closely and expand our program appropriately as needed," says Dr. Paul-Otto Faßbender.

#### **ARAGatHome**

Due to the corona pandemic the ARAG Group is now operating almost entirely from home offices. Over 90 percent of our employees in Germany are now working from home. Thus customers can continue to rely on dependable, stable customer service in all areas (see the press release from March 20, 2020). ARAG employees describe their everyday home-office routines in concrete terms on Instagram. ARAG offers a look into the home offices of its employees at #ARAGatHome, where they discuss their experiences in this exceptional situation in postings and stories — and share useful tips and specific situations, such as when pets enrich the home-office environment in their own unique ways, for example.

https://www.instagram.com/arag\_versicherungen/

# For further information, please contact

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ARAG is the largest family enterprise in the German insurance industry and has positioned itself as a versatile quality insurer. In addition to specializing in legal insurance, ARAG also offers its customers in Germany attractive, needs-based products and services from a single source in the composite, health and old-age pension insurance segments. Active in 19 countries − including the US, Canada and Australia − ARAG is also represented by international branches, subsidiaries and shareholdings in numerous international markets in which it holds a leading position as a provider of legal insurance and legal services. With more than 4,100 employees, the Group generates revenue and premium income totaling roughly € 1.7 billion.

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