Legal Insurance from ARAG

UNIVERSITY OF CALIFORNIA

What does legal insurance cover?
An UltimateAdvisor® legal insurance plan from ARAG® covers a wide range of legal needs like the examples shown below — and many more — to help you address life’s legal situations.

Consumer Protection
✓ Auto repair
✓ Buy or sell a car
✓ Consumer fraud
✓ Consumer protection for goods or services
✓ Home improvement
✓ Personal property disputes
✓ Small claims court

Criminal Matters
✓ Juvenile
✓ Parental responsibility

Debt-Related Matters
✓ Debt collection
✓ Garnishments
✓ Personal bankruptcy
✓ Student loan debt

Driving Matters
✓ License suspension/revocation
✓ Traffic tickets

Tax Issues
✓ IRS tax audit
✓ IRS tax collection

Family
✓ Adoption
✓ Guardianship/conservatorship
✓ Name change
✓ Pet-related matters
✓ Divorce

Services for Tenants
✓ Contracts/lease agreements
✓ Eviction
✓ Security deposit
✓ Disputes with a landlord

Real Estate & Home Ownership
✓ Buying a home
✓ Deeds
✓ Foreclosure
✓ Contractor issues
✓ Neighbor disputes
✓ Promissory notes
✓ Real estate disputes
✓ Selling a home

Wills & Estate Planning
✓ Powers of attorney
✓ Trusts
✓ Wills

What does it cost?
Employee: $10.87 per month
Employee + Adult: $14.95 per month
Employee + Child(ren): $14.95 per month
Employee + Family: $16.31 per month
Retiree: $11.59 per month
Retiree + Adult: $13.95 per month
Retiree + Child(ren): $13.95 per month
Retiree + Family: $16.31 per month

See the complete list of what your plan covers at: ARAGlegal.com/UCinfo

Let’s Talk! Call ARAG at 800-828-1395
**Why should you get legal insurance?**

- **Work with a network attorney and attorney fees are 100% paid-in-full for most covered matters.**

- **Save thousands of dollars** on average, for legal matters by avoiding costly legal fees. In fact, UC plan members saved an average of $2,098 per legal matter.*

- **Find a local attorney easily** in ARAG’s network of more than 15,000 attorneys nationwide – many who average 20+ years of experience.

- **Address your covered legal situations with a network attorney who is only a phone call away for legal help and representation.**

- **Use DIY Docs®** to create a variety of **legally valid documents**, including state-specific templates.

**How does legal insurance work?**

1. When you have a legal need, you can go online, use the ARAG Legal app, or call Customer Care.

2. Next, you’ll answer a few questions to confirm coverage and receive a list of local network attorneys who can help you.

3. Then, meet with a network attorney over the phone, virtually, or in person.

**Reviews from plan members**

“ARAG legal insurance has helped me so much – it’s taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services.”

- Nestor  Los Angeles, CA  ★★★★★

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***For claims incurred in 2019 and 2020 and paid by end of 2021, cases for UC plan members averaged 5.7 hours per legal matter. This average is multiplied by $368, which is the average hourly rate for a U.S. attorney with 11 to 15 years of experience, according to “The Survey of Law Firm Economics: 2018 Edition.”

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.

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