



# 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



## What is legal insurance?

### Legal coverage isn't just for the serious issues,

it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.

More details, please! →



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



*Legal needs are in your future™*

You can't predict your future, but you can plan for it, thanks to legal insurance.

Legal insurance provides a benefit you can use to plan for it all – the expected and unexpected times in your life.

Visit [ARAGlegal.com/future](https://ARAGlegal.com/future) or scan the QR code.



## More Coverage. More Protection.

We're always adding to the 100+ legal issues covered by your plan.

Here are some new additions to your plan to check out:

- ✓ Qualified Domestic Relations Order (QDRO)
- ✓ Funding a Trust
- ✓ Trust Disputes
- ✓ And more

Take advantage of the peace of mind offered by legal insurance – for whatever life brings your way.

Effective: January 1, 2023

\*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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