



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

Landlord/Tenant Issues

- ✓ 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 + Child(ren)

\$14.95 per month

Employee + Adult

\$14.95 per month

Employee Family

\$16.31 per month

Retiree

\$11.59 per month

Retiree + Child(ren)

\$13.95 per month

Retiree + Adult

\$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.

+ Your plan also includes Identify Theft Protection

<ul style="list-style-type: none"> ✓ Identity Restoration ✓ Single-Bureau Credit Monitoring ✓ Identity Theft Insurance*, including cash recovery. ✓ Lost Wallet Services 	<ul style="list-style-type: none"> ✓ Internet Surveillance for the Dark Web ✓ 24-Hour Support ✓ And more
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More details, please! See the complete list of what your plan covers at: ARAGlegal.com/UCinfo

Let's Talk! Call ARAG at 800-828-1395

* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

Why should you get legal insurance?



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



Save an average of **\$2,065** per legal matter.*



Access more than **14,000 attorneys** within ARAG's network with an average of 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 any of **350+ legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 Call 800-828-1395** when you have a legal matter.
- 2 Customer Care will walk you through your options** and help you get connected to an attorney in the network.
- 3 Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

Reviews from plan members

"You can't go wrong with this plan. One time using an actual attorney's services could easily exceed 15 years worth of monthly premiums. I have used attorneys twice in 12 years and phone consults several times. Everything is up front and you get to choose from a few different attorneys. Unless you're super rich, in this day and age, you need this insurance!"

- Gregory, Redondo Beach, CA



What are your legal risks?

Take a quick quiz to find out — scan this code on your phone.



Additional Services from ARAG

Additional services from ARAG enhance your legal insurance plan coverage by offering:

- ✓ Caregiving service and
- ✓ Tax services

These services add another layer of valuable protection, providing you peace of mind because you have different situations in life covered.

* Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2016 or 2017 and paid by December 31, 2018, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

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 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.