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.

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 each legal matter by avoiding costly legal fees.*

Avoid the hassle of finding a local attorney on your own – access more than **15,000 attorneys** in ARAG’s network 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.

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**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 network attorneys.
3. **Meet with your network attorney** over the phone or in person to begin resolving your legal issue.

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**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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*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2018 or 2019 and paid by December 31, 2020, 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.”

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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