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

Your plan also includes Identity Theft Protection
- Identity Restoration
- Single-Bureau Credit Monitoring
- Identity Theft Insurance*, including cash recovery.
- Lost Wallet Services
- Internet Surveillance for the Dark Web
- 24-Hour Support
- And more

**What does it cost?**

<table>
<thead>
<tr>
<th>Plan Type</th>
<th>Cost</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee</strong></td>
<td>$10.87 per month</td>
</tr>
<tr>
<td><strong>Employee + Child(ren)</strong></td>
<td>$14.95 per month</td>
</tr>
<tr>
<td><strong>Employee + Adult</strong></td>
<td>$14.95 per month</td>
</tr>
<tr>
<td><strong>Employee Family</strong></td>
<td>$16.31 per month</td>
</tr>
<tr>
<td><strong>Retiree</strong></td>
<td>$11.59 per month</td>
</tr>
<tr>
<td><strong>Retiree + Child(ren)</strong></td>
<td>$13.95 per month</td>
</tr>
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<td>$16.31 per month</td>
</tr>
</tbody>
</table>

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

* More details, please! See the complete list of what your plan covers at: ARAGlegal.com/UCinfo

* 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.
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.

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

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