



Legal Insurance from ARAG

Designed for Davis School District



What does legal insurance cover?

A 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

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
- ✓ Wills

What does it cost?

UltimateAdvisor®

Family: \$18.25 monthly

UltimateAdvisor Plus™

Family: \$22.00 monthly



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.

Which plan is right for you?

UltimateAdvisor Plus™ offers you all of the above and more including:

- ✓ Child custody, support, visitation
- ✓ Divorce
- ✓ General in-office hours
- ✓ Trusts
- ✓ And more

More details please! →



See the complete list of what your plan covers at:

ARAGlegal.com/myinfo Access Code: **18012dsd**

Let's Talk! Call ARAG at 800-247-4184

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 on average, for each 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 a variety of **legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1 **Call 800-247-4184** 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.

Reviews from plan members

"ARAG gives me the right protection and makes me feel at ease when a legal situation that I have to solve arrives. I made the right decision joining ARAG a few years ago and will keep this plan protection for many years to come."

– Clara Miami, FL



How can legal work for you?

Most of us aren't prepared for the unexpected — like the circumstances caused by the coronavirus outbreak.

Legal insurance provides a benefit you can use to plan for it all — the expected and unexpected times in your life. Go online to view a complete list of coverages and see how a legal plan can protect you.

ARAGlegal.com/myinfo
Access code: 18012dsd

Enroll in the UltimateAdvisor Plus™ plan and you'll have access to:

Identity Theft Protection

Protecting your personal information from identity thieves is more important than ever.

Identity Theft Protection can help you guard against losses related to identity theft, with services designed to track changes to your credit file, monitor whether your identity is being bought or sold online and provide full-service restoration assistance if your identity is stolen.

Let legal insurance provide the resources and guidance you need to protect your identity and personal information.

* Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2017 or 2018 and paid by December 31, 2019, 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.

HOW **LEGAL INSURANCE** CAN HELP YOU DURING THIS PANDEMIC



Custody and visitation while social distancing with shelter-in-place orders



Economic or debt troubles, such as filing for bankruptcy



Living situations like disputes with roommates, evictions or foreclosures



Payments owed even when services are unavailable, such as childcare and gym memberships



Travel refunds for services not used and expiring visas for international travel



Help with legal separation, domestic abuse and divorce

LEGAL INSURANCE: THERE WHEN **YOU** NEED IT MOST



Emergencies happen. Yet **40%** of Americans do **NOT** have the cash to pay for a **\$400** emergency expense.¹ If you need a lawyer, are **YOU** prepared?



Survey feedback shows **76%** of Americans do **NOT** have a specific plan for handling a legal expense.² Make sure **YOU** have a plan in place.



Nearly **70%** of Americans do **NOT** have a will.³ Explore how legal insurance can help **YOU** prepare for the future.

See how a legal insurance plan can provide protection for the planned and unplanned.



Visit **ARAGlegal.com/myinfo** Access Code: **18012dsd**
Call **800-247-4184**

These are examples of issues ARAG plan members actually experienced during this pandemic that were covered under their legal plan. ARAG member survey, March 2020.

¹"Report on the Economic Well-Being of U.S. Households in 2017-May 2018." Federal Reserve, June 2019. federalreserve.gov/publications/2018-economic-well-being-of-us-households-in-2017-dealing-with-unexpected-expenses.htm

²"How Legal and Financial Issues Impact Employee Wellness." Russell Research for ARAG, February 2017.

³"2020 Estate Planning and Wills Study." Caring.com, February 2020. caring.com/caregivers/estate-planning/wills-survey

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