

Legal Insurance from ARAG®

Designed for Hayward Unified School District



Save Time and Money with Legal Insurance

Legal insurance helps you address everyday situations like dealing with traffic tickets, resolving warranty issues or buying a home. When you need help, don't waste time looking for the right attorney or paying costly attorney fees, which average **\$347 per hour.**¹

What Do I Get for My Money?



In-Office Services: You receive access to a nationwide network of more than **11,000 credentialed attorneys** who can advise and represent you.



Telephone Advice: You can call a Network Attorney for **unlimited legal advice** to help prepare documents, letters or a will.



Online Resources: ARAG provides online tools and useful information to learn more about legal issues on your own. Use our **DIY Docs®** to help you create any of 300+ state-specific, legally valid documents online.



Identity Theft Protection!

At ARAG, we constantly work to give members even more value for their money. That's why we've included identity theft protection.* This service can track your credit activity or online identity and you're notified immediately of suspicious activity.

Common Legal Issues:	Attorney Fees @ 347/hr. ¹	Attorney Fees with ARAG ²
Debt Collection Issues	\$2,603³	\$0
Neighbor Dispute	\$2,256³	\$0
Purchase a Home	\$2,169³	\$0
Standard Will Preparation	\$1,475³	\$0
Bankruptcy	\$3,123³	\$0
Minor Traffic Offense	\$1,128³	\$0

What Does it Cost?

UltimateAdvisor®

Family: \$23.00 Per Month



800-247-4184

ARAGLegalCenter.com, access Code 12396hay

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UltimateAdvisor® Legal Insurance Plan Details:

Count on a wide range of coverage and services, like the examples shown below, that address the family, legal and financial matters you may encounter in life:

For your organization's complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, access Code 12396hay.

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt

- Bankruptcy
- Debt Collection
- Garnishments

Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

Small Claims Court

- Case Assistance

Family

- Adoption
- Divorce
- Domestic Violence
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate

- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

Taxes

- IRS Tax Audit
- IRS Tax Collection

Traffic without DUI

- Suspension/Revocation
- Restoration

Disputes with a Landlord

- Contracts/Lease
- Eviction

Security Deposit

Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

Top Plan Uses:

1

Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2

Estate Planning

Meet with an attorney to protect your life's work with a will, living will, trust or the appropriate powers of attorney.

3

Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4

Family

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.

You'll also receive a minimum **25% reduced fee** on a Network Attorney's normal rate for any other non-covered, non-excluded issues.

But wait, there's more!

When you select **UltimateAdvisor**, you'll also receive:

- **Caregiving Services** direct from eldercare experts.
- Coverage for **Child Support, Child Custody** and **Alimony**
- **Financial Education and Counseling Services.**
- **Immigration Services**, with legal guidance regarding immigration processes, laws and deportation proceedings.
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.
- Coverage for **Trusts**



For more information call 800-247-4184 or visit ARAGLegalCenter.com, access Code 12396hay.



"I have used ARAG 3 times and recommended it to many of my colleagues. I didn't anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations."

Read unbiased reviews from real plan members at ARAGLegalCenter.com

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of 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.

¹Average attorney rates in the United States of \$347 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2015. ²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.