Legal Insurance from ARAG

Davis School District

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 dealing with a traffic ticket.

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 Matters
- Auto repair
- Buying or selling a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

Criminal Situations
- Juvenile
- Parental responsibility

Family Law Events
- Adoption
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

General Needs
- Document review
- Credit records correction
- Document preparation

Finance, Tax & Debt-Related Matters
- Debt collection
- Garnishments
- IRS tax audit
- Personal bankruptcy
- Student loan debt

Home Ownership or Renter Matters
- Buying and selling a home
- Contracts/lease agreements
- Contractor issues
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Traffic Troubles
- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs
- Funeral directives
- Powers of attorney
- Wills
- Trusts

WANT MORE INFORMATION?

For specific details about your plan, and to view a complete list of coverages, visit **ARAGlegal.com/myinfo** and enter Access Code: **18012dsd**

To talk with someone, call ARAG at **800-247-4184**

WHICH PLAN IS RIGHT FOR YOU?

UltimateAdvisor Plus™ offers you all of the coverages listed and more including:
- Child custody, support, visitation
- Financial planning education
- Identity Theft Protection
- Services for parents/grandparents
- And more

WHAT DOES IT COST?

UltimateAdvisor®
$18.25 monthly

UltimateAdvisor Plus™
$21.90 monthly

USING YOUR LEGAL PLAN IS EASY

1. When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
2. Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
3. Then, meet with a network attorney virtually, over the phone or in person.

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal events are rare, once-in-a-lifetime events. But they're far more common than you think.

85%

of individuals experienced a legal event in the past three years.[1]

These events often cause a considerable impact on ones finances or family.

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 legal matters by avoiding costly legal fees.



We help you easily find local attorneys in ARAG's network – many who average 20+ years of experience.



Address your covered legal situations with a network attorney for **legal help and representation.**

ARAG members rated network attorneys **9.4 out of 10** for **accessibility, responsiveness** and **professionalism.**[2]





Use DIY Docs® to create a variety of **legally valid documents,** including state-specific templates.

Services for Parents/Grandparents

When you enroll in the UltimateAdvisor Plus™ plan, you get access to services for parents/grandparents.

You'll have a place to turn when you want to address a legal need for a parent or grandparent. Consult with a network attorney about elder law matters such as Medicare eligibility, estate planning and consumer protection, as well as receive assistance from eldercare advocates.

Family is important – let your legal plan be there for those who matter most.

Effective: 1/1/2024

[1]ARAG Stress Research Study, October 2022.

[2]2022 ARAG Customer Satisfaction Survey.

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