

# Legal Insurance with Identity Theft Protection

Provider: ARAG



Legal Insurance

## Be Protected When Legal Happens.

Legal issues can come up at any time. Facing them alone can be overwhelming when you're not sure what to do. An ARAG legal insurance plan provides **access to experienced network attorneys** and **trusted resources** for a wide range of legal needs, including situations like these:

- You get caught speeding and want to fight the ticket.
- Your neighbor's fence is on the property line.
- You want to add your newborn child to your will.
- Your dog bites a neighbor.
- The mechanic botches your car repair.

## How Does ARAG Legal Insurance Protect?

When the unexpected happens, having legal insurance can provide **protection** and peace of **mind**.



Work with a network attorney and attorney fees are **paid in full** for most covered matters.



**We help connect you** with attorneys – many who average 20+ years of experience.



**Save thousands of dollars**, on average, for legal matters by avoiding costly legal fees.



Address your covered legal situations with a network attorney who is **only a phone call away**.



Use DIY Docs® to create, edit and save legal documents online, like a will, trust or power of attorney, using **state-specific, attorney-reviewed templates**.



Your network attorney can help **throughout your legal matter**, including preparing and reviewing legal documents, offering legal advice and representing you in court.

From everyday concerns to unexpected legal challenges, ARAG offers **more than 100 ways to use your legal insurance plan**. The charts below highlight some of the covered services available through each plan.

| Paid-in-Full Coverage for Covered Matters Including: | Ultimate Advisor® | UltimateAdvisorPlus™ |
|------------------------------------------------------|-------------------|----------------------|
| <b>Civil Damage Claims (Defense)</b>                 |                   |                      |
| Civil Damage                                         | ✓                 | ✓                    |
| Insurance Disputes                                   | ✓                 | ✓                    |
| <b>Consumer Protection</b>                           |                   |                      |
| Auto Repair                                          | ✓                 | ✓                    |
| Buying a New or Used Vehicle                         | ✓                 | ✓                    |
| Consumer Protection for Goods or Services            | ✓                 | ✓                    |
| Home Improvement / Contractor Issues                 | ✓                 | ✓                    |
| Insurance Disputes                                   | ✓                 | ✓                    |
| Personal Property Protection                         | ✓                 | ✓                    |

| Paid-in-Full Coverage for Covered Matters Including:                            | Ultimate Advisor® | UltimateAdvisorPlus™ |
|---------------------------------------------------------------------------------|-------------------|----------------------|
| <b>Criminal Matters</b>                                                         |                   |                      |
| Expungement                                                                     |                   | ✓                    |
| Habeas Corpus                                                                   | ✓                 | ✓                    |
| Juvenile Matters                                                                | ✓                 | ✓                    |
| Parental Responsibilities                                                       | ✓                 | ✓                    |
| Misdemeanor Matters                                                             | ✓                 | ✓                    |
| <b>Debt-Related Matters</b>                                                     |                   |                      |
| Debt Collection Matters                                                         | ✓                 | ✓                    |
| Garnishment                                                                     | ✓                 | ✓                    |
| Bankruptcy (Chapter 7 & 13)                                                     | ✓                 | ✓                    |
| Mechanic's Lien                                                                 | ✓                 | ✓                    |
| Student Loan Collection Defense                                                 | ✓                 | ✓                    |
| <b>Family Law</b>                                                               |                   |                      |
| Adoption                                                                        | ✓                 | ✓                    |
| Alimony (up to 8 hours)                                                         | ✓                 | ✓                    |
| Child Custody (up to 8 hours)                                                   | ✓                 | ✓                    |
| Child Support (up to 8 hours)                                                   | ✓                 | ✓                    |
| Divorce/Annulment/Separation - Uncontested (network attorney fees paid in full) | ✓                 | ✓                    |
| Divorce/Annulment/Separation - Contested (up to 15 hours)                       | ✓                 | ✓                    |
| Defense of Insanity/Incapacity                                                  | ✓                 | ✓                    |
| Name Change                                                                     | ✓                 | ✓                    |
| Premarital Agreements                                                           | ✓                 | ✓                    |
| Domestic Partnership Agreement                                                  | ✓                 | ✓                    |
| Funeral Directive                                                               | ✓                 | ✓                    |
| Gender Identifier Change                                                        | ✓                 | ✓                    |
| Hospital Visitation Authorization                                               | ✓                 | ✓                    |
| Pre-Birth/Post-Birth Parentage Order                                            | ✓                 | ✓                    |
| Postnuptial Agreement                                                           | ✓                 | ✓                    |
| Egg/Sperm/Embryo Donation Agreement                                             | ✓                 | ✓                    |
| Surrogacy Agreement                                                             | ✓                 | ✓                    |
| Immigration Assistance                                                          | ✓                 | ✓                    |
| Protection from Domestic Violence/Restraining Orders                            |                   | ✓                    |
| Guardianship/Conservatorship                                                    |                   | ✓                    |
| Guardianship/Conservatorship - Annual Accounting                                |                   | ✓                    |
| School Administrative Issues                                                    |                   | ✓                    |
| <b>Government Benefits</b>                                                      |                   |                      |
| Medicare/Medicaid Disputes                                                      | ✓                 | ✓                    |
| Social Security Disputes                                                        | ✓                 | ✓                    |
| Veterans Benefits Disputes                                                      | ✓                 | ✓                    |

| Paid-in-Full Coverage for Covered Matters Including:    | Ultimate Advisor® | UltimateAdvisorPlus™ |
|---------------------------------------------------------|-------------------|----------------------|
| <b>Landlord/Tenant Matters</b>                          |                   |                      |
| Contracts/Lease Agreements                              | ✓                 | ✓                    |
| Eviction                                                | ✓                 | ✓                    |
| Security Deposits                                       | ✓                 | ✓                    |
| Tenant Disputes with a Landlord                         | ✓                 | ✓                    |
| <b>Preventive Legal Services</b>                        |                   |                      |
| Miscellaneous Legal Services (up to 4 hours per year)   | ✓                 | ✓                    |
| Document Preparation (deeds, demand letters, etc.)      | ✓                 | ✓                    |
| Document Review                                         | ✓                 | ✓                    |
| <b>Real Estate Matters</b>                              |                   |                      |
| Building Codes/Easements/Zoning & Variances             | ✓                 | ✓                    |
| Foreclosure (primary residence)                         | ✓                 | ✓                    |
| Home Improvement/Contractor Issues                      | ✓                 | ✓                    |
| Homeowner Association Disputes                          | ✓                 | ✓                    |
| Neighbor Disputes (primary residence)                   | ✓                 | ✓                    |
| Real Estate Disputes (primary residence)                |                   | ✓                    |
| Neighbor Disputes (secondary residence)                 |                   | ✓                    |
| Buying/Selling a Home                                   |                   | ✓                    |
| Buying/Selling a Secondary Home                         |                   | ✓                    |
| Real Estate Disputes (secondary residence)              |                   | ✓                    |
| Home Equity Loan (primary residence)                    |                   | ✓                    |
| Refinancing (primary residence)                         |                   | ✓                    |
| <b>Small Claims Court</b>                               |                   |                      |
| Small Claims Court Issues                               | ✓                 | ✓                    |
| <b>Tax Issues</b>                                       |                   |                      |
| IRS Audit Protection                                    | ✓                 | ✓                    |
| IRS Audit Collection                                    | ✓                 | ✓                    |
| <b>Traffic Matters</b>                                  |                   |                      |
| Driver's License Suspension, Revocation and Restoration | ✓                 | ✓                    |
| Traffic Tickets                                         |                   | ✓                    |

| Paid-in-Full Coverage for Covered Matters Including:  | Ultimate Advisor® | UltimateAdvisorPlus™ |
|-------------------------------------------------------|-------------------|----------------------|
| <b>Wills and Estate Planning</b>                      |                   |                      |
| Codicil                                               | ✓                 | ✓                    |
| Standard Will                                         | ✓                 | ✓                    |
| Complex Will                                          | ✓                 | ✓                    |
| Durable/Financial Power of Attorney                   | ✓                 | ✓                    |
| Living Will                                           | ✓                 | ✓                    |
| Health Care Power of Attorney                         | ✓                 | ✓                    |
| Estate Administration (up to 9 hours)                 |                   | ✓                    |
| Executor Appointment                                  |                   | ✓                    |
| Irrevocable Trust                                     |                   | ✓                    |
| Protection of Inheritance Rights                      |                   | ✓                    |
| Revocable Trust                                       |                   | ✓                    |
| <b>Tax Services</b>                                   |                   |                      |
| Tax Services                                          |                   | ✓                    |
| <b>Services for Parents and Grandparents</b>          |                   |                      |
| Caregiving Services                                   |                   | ✓                    |
| Legal Advice                                          |                   | ✓                    |
| Document Preparation                                  |                   | ✓                    |
| Document Review                                       |                   | ✓                    |
| Miscellaneous Legal Services (up to 4 hours per year) |                   | ✓                    |
| Wills & Power of Attorney                             |                   | ✓                    |
| Elder Law - Member Support                            |                   | ✓                    |

### Additional Valuable Resources Including:

- **ARAG Learning Center** with access to articles, guidebooks and videos to learn more about managing financial and legal matters.
- **DIY Docs®** to conveniently create, edit and store documents online using legally valid, state-specific templates.
- **Financial education and counseling resources** help support informed financial decisions.

## Identity Theft Protection

In today's world, identity theft is more than an inconvenience. It is a growing threat. That's why your ARAG® legal insurance plan includes Identity Theft Protection services at no additional cost. From proactive monitoring to full-service restoration and legal support, you'll have access to tools and guidance to help safeguard your identity and recover if fraud occurs.

| Paid-in-Full Coverage for Covered Matters Including:                                                                                                                                                                                                                           | Ultimate Advisor® | UltimateAdvisorPlus™ |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------|----------------------|
| <b>Identity Theft Insurance<sup>1</sup>:</b> Coverage up to \$1 million for expenses and cash recovery associated with restoring your identity.                                                                                                                                | ✓                 | ✓                    |
| <b>Full-Service Identity Restoration:</b> Restoration Specialists help clear your name and restore your identity by working on your behalf.                                                                                                                                    | ✓                 | ✓                    |
| <b>Lost Wallet Services:</b> Restoration Specialists help cancel and reissue personal and financial documents such as credit cards, driver's licenses, Social Security cards and more.                                                                                         | ✓                 | ✓                    |
| <b>Single-Bureau Credit Monitoring:</b> Monitors and informs you of changes to your credit file.                                                                                                                                                                               | ✓                 | ✓                    |
| <b>Internet Surveillance:</b> Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.                                                                                                                  | ✓                 | ✓                    |
| <b>Child Identity Monitoring:</b> Tracks your minor child's personal information and Social Security number for activity on the dark web.                                                                                                                                      | ✓                 | ✓                    |
| <b>Change of Address Monitoring:</b> Alerts you if a change-of-address request has been submitted to the U.S. Postal Service for your address.                                                                                                                                 | ✓                 | ✓                    |
| <b>Senior Adult Services:</b> Senior family members, up to four adults, can use these Identity Theft Protection benefits. They must be separately enrolled in Monitoring Services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance. | ✓                 | ✓                    |

## Personal Legal Matters Not Listed Above

For personal legal matters that are not listed above and are not excluded, receive legal advice, miscellaneous legal services and Reduced Fee Legal Services of at least 25% off the network attorney's normal rate.

## Pre-Existing Legal Matters

Any legal matter that occurs or is initiated before your plan effective date is considered pre-existing. As long as your pre-existing matter is not listed under the "Exclusions" in the plan – and you have not hired an attorney – you are able to receive advice from a network attorney under the Telephone Legal Access Services benefit. You will also receive Reduced Fee Legal Services of at least 25% off the network attorney's normal rate.

## Legal Services Per Pay Deduction

|               | Ultimate Advisor® | UltimateAdvisorPlus™ |
|---------------|-------------------|----------------------|
| 24 deductions | \$9.13            | \$11.29              |
| 20 deductions | \$10.95           | \$13.55              |

### View Your Plan Details

For specific details about your plan and to view a complete list of coverages, visit [ARAGlegal.com/plans](https://ARAGlegal.com/plans) and enter Access Code **17843pcs**.

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

<sup>1</sup>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 identity theft plan summary for details.

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.