

UltimateAdvisor

The Most Comprehensive Legal Insurance Plan Available



Legal Insurance

ARAG® legal insurance plans offer the most coverage – and the greatest value – for plan members, with easy access to local network attorneys and legal services:



Get Legal Help Right Away

Go online, use the ARAG Legal app or connect with a network attorney over the phone.



Consult with an Attorney

Meet with an attorney near you to address legal matters and get the representation you need.



Access Online Resources

Explore educational guidebooks, videos and articles – and create legally valid DIY Docs®.

UltimateAdvisor® (with and without Divorce)

Most coverages listed below are 100 percent paid in full when a member chooses to work with a network attorney.

Civil Damage Claims (Defense)

- Defense of Civil Damage Claims
- Pet-Related Matters

Consumer Protection Matters

- Consumer Protection
 - Auto Repair Disputes
 - Buying/Selling a New or Used Automobile
 - Consumer Fraud
 - Consumer Protection for Goods and Services
 - Contracts and Financial Disputes
- Insurance Disputes

Criminal Matters

- Habeas Corpus Proceedings
- Juvenile Court Proceedings
- Parental Responsibilities

Debt-Related Matters

- Debt Collection
- Garnishment
- Mechanic's Lien
- Personal Bankruptcy
- Student Loan Debt Collection

Family Law

- Adoption Uncontested/Contested
- Conservatorship Uncontested/Contested
- Divorce Contested (up to 30 hours per event)
- Divorce Uncontested
- Domestic Partnership Agreement
- Domestic Violence
- Egg/Sperm/Embryo Donation Agreement
- Elder Law - Member Support
- Funeral Directive
- Gender Identifier Change
- Guardianship Uncontested/Contested
- Hospital Visitation Authorization
- Incapacity
- Name Change Proceedings
- Postnuptial Agreements
- Pre-Birth/Post-Birth Parentage Order
- Prenuptial Agreements
- Restraining/Protective Orders
- School Administrative Hearings
- Surrogacy Agreement

General Matters

- Credit Records Correction
- Document Preparation
 - Affidavits
 - Bill of Sale
 - Demand Letters
 - HIPAA Authorization
 - Promissory Notes
- Document Review (any legal document)
- Personal Property Disputes

Government Benefits

- Medicare/Medicaid Disputes
- Social Security Disputes
- Veterans Benefits Disputes

Real Estate Matters

(Primary and Secondary Residence)

- Building Codes
- Deeds and Mortgages
- Easements
- Eminent Domain/Variations/Zoning
- Foreclosure
- Home Equity Loan
- Home Improvement/Contractor Disputes
- Neighbor Disputes
- Property Tax
- Purchase/Sale of House
- Real Estate Disputes
- Refinancing

Services for Tenants

- Contracts/Lease Agreements
- Eviction
- Security Deposits
- Tenant Disputes with a Landlord

Small Claims Court

- Small Claims Assistance

Tax Matters

- IRS/State/Local Tax Audit
- IRS/State/Local Tax Collection Defense

Traffic Matters

- Drivers License Restoration with DWI
- Drivers License Suspension and Revocation with DWI¹
- Minor Traffic
- Minor Traffic – Non-Moving²

Wills and Estate Planning

- Codicil
- Durable/Financial Power of Attorney
- Estate Administration (up to 9 hours per event)
- Health Care Power of Attorney
- Irrevocable Trusts
- Living Will
- Revocable Trusts
- Standard/Complex Will

Additional Services

- DIY Docs®
- Identity Theft Services
- Immigration Assistance
- Learning Center
- Legal Hotline
- Reduced Fee Benefits

UltimateAdvisor Plus™

Coverage includes UltimateAdvisor and:

- Alimony (up to 8 hours per event)
- Child Custody (up to 8 hours per event)
- Child Support (up to 8 hours per event)
- Child Visitation Rights (up to 8 hours per event)
- Criminal Misdemeanor
- Miscellaneous Legal Services (up to 4 hours per year)



Even More Services

- Identity Theft Protection
- Financial Education and Counseling Services
- Tax Services
- Services for Parents/Grandparents

What Makes ARAG Legal Insurance Plans Unique?

UltimateAdvisor®

- ✓ **Plaintiff and Defense Matters:** While other providers may only cover defense matters, ARAG members also have coverage for plaintiff matters, which occurs 3x more often³ according to claims data.
- ✓ **Contested and Uncontested Issues:** Rely on coverage for contested and uncontested legal matters (including divorce), which is crucial when legal matters change unexpectedly.
- ✓ **Consumer Protection:** Coverage includes written, as well as verbal and implied contracts. Plus, we cover contractor and insurance disputes, which others may not cover at all.
- ✓ **Reduced Fee Benefits:** Even if a personal legal matter is not fully covered and not excluded, we can still help members by providing them with at least 25% percent off a network attorney's normal hourly rate.
- ✓ **DIY Docs®:** Online access to a variety of legally valid documents, including state-specific templates, that can be customized.
- ✓ **Learning Center:** All employees — regardless of plan membership — have access to online resources and educational materials.
- ✓ **Network Attorney Guarantee:** If a network attorney isn't located within 30 miles of a member's home or office, ARAG will find an attorney to provide full plan benefits for covered matters.
- ✓ **Out-of-Network Indemnity Benefit:** Members can use an attorney outside the ARAG network and pay the attorney fees and be reimbursed up to the scheduled amount.
- ✓ **Waiver of Premium:** ARAG can continue coverage and waive premium to help members and their dependents stay protected, such as a member's military deployment or death.
- ✓ **Conversion Policy:** If members leave their employer, they can continue legal coverage with an ARAG plan that offers similar benefits.
- ✓ **Coverage Beyond Termination:** If the plan is terminated or if the member doesn't re-enroll, ARAG will provide full benefits for covered legal matters if notified within one year of the insured event.

UltimateAdvisor Plus™

- ✓ **Alimony, Child Support and Child Custody Coverage:** Rely on the most comprehensive coverage available for complex and time-consuming legal matters like alimony, child support, custody and visitation rights.
- ✓ **Services for Parents/Grandparents:** Receive legal advice from attorneys plus caregiving services from Care Advocates to address the needs of members' parents and grandparents. This includes an annual legal checkup, reduced fee benefits, access to the nation's most comprehensive eldercare database and more.
- ✓ **Miscellaneous Legal Services:** Receive up to four additional hours of legal services per year from a network attorney for personal legal matters not covered and not excluded.
- ✓ **Financial Education and Counseling Services:** Financial counselors and online financial tools offer guidance on a variety of financial matters. Services include general financial planning counseling sessions, cash and debt management, negotiation with creditors, bill consolidation, savings and budgeting, mortgage education and more.
- ✓ **Identity Theft Protection:** Access to single-bureau credit monitoring, full-service identity restoration, internet surveillance, lost wallet services, child identity monitoring, change of address monitoring and a \$1 million identity theft insurance policy.⁴
- ✓ **Tax Services:** Receive advice from tax specialists regarding personal tax matters such as IRS audits and notifications, tax law changes, review of previous year's tax return and discounted personal tax return preparation.⁵

Visit [ARAGlegal.com](https://www.araglegal.com) or call 800-758-2860 for more information.

¹DWI is not available when situated in New York.

²Non-moving violations do not include parking tickets or equipment violations.

³Based on 2021 ARAG claims data.

⁴The 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.

⁵There is a flat fee of \$195.00 for each personal tax return, including federal tax return, state tax return, local tax return, and any additional tax preparation needs.

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.