## **ARAG LEGAL INSURANCE**

## Compare Your Legal Insurance Plan Options from ARAG®

Plan Options       Uttimate Advisor*       Uttim Advisor*         Consumer Protection         Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More       •         Insurance Disputes       •         Estate Planning         Wills and Powers of Attorney       •         Revocable Living Trusts       •         Irrevocable Living Trusts       •         Estate Administration & Closing (9 Hours)       •	rPlus™
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More Insurance Disputes Estate Planning Wills and Powers of Attorney Revocable Living Trusts Irrevocable Living Trusts	) ) ) )
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Insurance Disputes  Estate Planning  Wills and Powers of Attorney  Revocable Living Trusts  Irrevocable Living Trusts	) ) )
Estate Planning Wills and Powers of Attorney   Revocable Living Trusts  Irrevocable Living Trusts	Þ
Wills and Powers of Attorney     •       Revocable Living Trusts     •       Irrevocable Living Trusts     •	•
Revocable Living Trusts Irrevocable Living Trusts	•
Irrevocable Living Trusts	
	•
Family	
Adoption	
Alimony/Child Custody/Visitation/Child Support (8 Hours)	,
Initial Child Custody/Child Support Agreements (8 Hours)	,
Contested Divorce (30 Hours)	,
Uncontested Divorce	)
Domestic Violence Protection	•
Restraining/Protective Order •	)
Elder Law - Member Support •	)
Guardianship/Conservatorship •	•
Mental Incompetency or Infirmity •	)
Name Change	•
Prenuptial Agreements •	•
School Administrative Hearings	•
Real Estate — Primary and Secondary Residence	
Building Codes — Primary Residence •	•
Building Codes — Secondary Residence	•
Buy/Sell — Primary Residence •	•
Buy/Sell — Secondary Residence	•
Easements — Primary Residence •	•
Easements — Secondary Residence	•
Foreclosure — Primary Residence	•
Foreclosure — Secondary Residence	•
Home Equity Loan — Primary Residence •	•
Home Equity Loan — Secondary Residence	•
Neighbor Disputes — Primary Residence	•
Neighbor Disputes — Secondary Residence	,
Real Estate Disputes — Primary Residence •	•
Real Estate Disputes — Secondary Residence	
Real Estate Disputes — Secondary Residence       Refinance — Primary Residence	)
Refinance — Primary Residence     •       Refinance — Secondary Residence     •	• •
Refinance — Primary Residence       •         Refinance — Secondary Residence       •         Zoning and Variances — Primary Residence       •	- ) )
Refinance — Primary Residence       •         Refinance — Secondary Residence       •         Zoning and Variances — Primary Residence       •         Zoning and Variances — Secondary Residence       •	> > > >
Refinance — Primary Residence       •         Refinance — Secondary Residence       •         Zoning and Variances — Primary Residence       •         Zoning and Variances — Secondary Residence       •         Traffic and Vehicle       •	- 
Refinance — Primary Residence       •         Refinance — Secondary Residence       •         Zoning and Variances — Primary Residence       •         Zoning and Variances — Secondary Residence       •         Traffic and Vehicle       •         Driving Privilege Protection       •	> > > > >
Refinance — Primary Residence       •         Refinance — Secondary Residence       •         Zoning and Variances — Primary Residence       •         Zoning and Variances — Secondary Residence       •         Traffic and Vehicle       •	- - - - - - - - - - - - - -

Plan Options	Ultimate Advisor®	Ultimate AdvisorPlus
Services for Tenants		
Disputes with a Landlord — Contracts, Lease, Eviction, Deposits	•	•
Financial Services		
Financial Education and Counseling Services		•
Immigration		
Immigration Services	•	•
Government Benefits		
Social Security/Veterans/Medicare	•	•
Identity Theft		
Identity Theft Services	•	•
Full-Service Identity Restoration		•
\$1 Million Theft Insurance <sup>1</sup>		•
Single-Bureau Credit Monitoring		•
Internet Surveillance		•
Change of Address Monitoring		•
Child Identity Monitoring		•
Lost Wallet Services		•
Taxes		
Tax Services		•
IRS Audit Protection	•	٠
IRS Collection Defense	•	٠
State and Local Tax Audit	•	•
State and Local Tax Collection Defense	•	•
Property Tax — Primary Residence	٠	•
Property Tax — Secondary Residence		•
Debt		
Bankruptcy	٠	•
Defense of Debt Collection	•	•
Defense of Garnishment	٠	•
Mechanic's Lien	•	•
Student Loan Debt Collection	•	•
Services for Parents/Grandparents		
Annual Legal Checkup, Advice and Caregiving Services		•
Criminal		
Criminal Misdemeanor Defense	•	•
Habeas Corpus	•	•
Parental Responsibilities	٠	•
Juvenile Court	•	•
Civil Damage Defense		
Libel/Slander, Pet-Related Matters and More	•	٠
General Coverages		
Credit Record Correction	•	•
Small Claims Court	•	•
Miscellaneous Services (8 Hours per Year)		•
Document Preparation and Review	•	•
Personal Property Protection	•	•



## 800-247-4184 ARAGlegal.com/plans, access code 18387wv

You may be eligible to receive a minimum 25% reduced fee off a network attorney's normal hourly rate for any other noncovered and non-excluded issues.

The 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. 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

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