

# Legal Insurance from ARAG®

Designed for Randolph Board of Education



## 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. ARAG offers top-performing legal insurance for you and your family.

## What Do I Get for My Money?



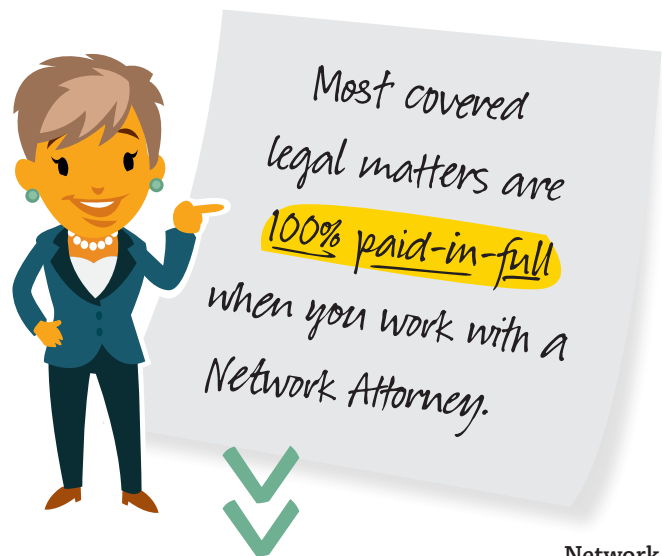
**In-Office Services:** You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare personal 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.



## Resolve Your Legal Issues – Visit with an Experienced Attorney

When a life event turns into a legal issue, your ARAG coverage is there for you. Visit with a Network Attorney who will:

- Review or prepare documents
- Make follow-up calls or write letters on your behalf
- Advise you on legal issues
- Represent you in court

Common Legal Issues:	Attorney Fees @ 343/hr. <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,573<sup>3</sup></del>	<b>\$0</b>
Neighbor Dispute	<del>\$2,230<sup>3</sup></del>	<b>\$0</b>
Purchase a Home	<del>\$2,144<sup>3</sup></del>	<b>\$0</b>
Standard Will Preparation	<del>\$1,458<sup>3</sup></del>	<b>\$0</b>
Bankruptcy	<del>\$3,087<sup>3</sup></del>	<b>\$0</b>
Minor Traffic Offense	<del>\$1,115<sup>3</sup></del>	<b>\$0</b>

## What Does it Cost?

UltimateAdvisor® Plus  
Family: \$24.00 Per Month

UltimateAdvisor®  
Family: \$18.00 Per Month



800-247-4184

ARAGLegalCenter.com, Access Code 18274ran

# Legal Insurance from ARAG®

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

For your organization's complete list of covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 18274ran.

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
<b>Consumer Protection</b>		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	•	•
Insurance Disputes	•	•
<b>Estate Planning</b>		
Wills and Powers of Attorney	•	•
Revocable Living Trusts		•
Irrevocable Living Trusts		•
Estate Administration & Closing (9 Hours)	•	•
<b>Family</b>		
Adoption	•	•
Contested Divorce (15 Hours)		•
Contested Divorce (10 Hours)	•	
Uncontested Divorce	•	•
Elder Law	•	•
Child Support Enforcement (8 Hours)		•
Post Decree Enforcement (8 Hours)		•
Post Decree Defense (8 Hours)		•
Post Decree Modification (8 Hours)		•
Guardianship/Conservatorship	•	•
Name Change	•	•
Prenuptial Agreements	•	•
Domestic Violence Protection	•	•
Mental Incompetency or Infirmary	•	•
School Administrative Hearings	•	•
<b>Caregiving</b>		
Annual Checkup, Advice and Services		•
<b>Real Estate</b>		
Buy/Sell - Primary and Secondary Residence	•	•
Home Equity Loan - Primary and Secondary Residence	•	•
Refinance - Primary and Secondary Residence	•	•
Real Estate Disputes - Primary and Secondary Residence	•	•
Neighbor Disputes - Primary and Secondary Residence	•	•
Easement	•	•
Zoning and Variances	•	•
Building Codes	•	•
Disputes with a Landlord - Contracts, Lease, Eviction, Deposits	•	•
<b>Traffic and Vehicle</b>		
Minor Traffic (Excluding DWI)	•	•
Driving Privilege Restoration (Excluding DWI)	•	•
Driving Privilege Protection (Excluding DWI)	•	•
<b>Financial Services</b>		
Financial Education and Counseling Services		•
<b>Immigration</b>		
Immigration Services	•	•
<b>Benefits</b>		
Social Security/Veterans/Medicare	•	•

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
<b>Identity Theft</b>		
Identity Theft Services	•	•
Full Service Identity Restoration		•
\$1 Million Identity Theft Insurance*		•
Single-Bureau Credit Monitoring		•
Internet Surveillance		•
Child Identity Monitoring		•
Lost Wallet Services		•
<b>Taxes</b>		
Tax Services		•
IRS Audit Protection	•	•
IRS Collection Defense	•	•
State and Local Tax Audit		•
State and Local Tax Collection Defense		•
Property Tax (Primary and Secondary Residence)		•
<b>Debt</b>		
Bankruptcy	•	•
Defense of Debt Collection	•	•
Foreclosure	•	•
Defense of Garnishment	•	•
<b>Criminal</b>		
Criminal Misdemeanor Defense		•
Habeas Corpus	•	•
Parental Responsibilities	•	•
Juvenile Court	•	•
<b>Civil Damage Defense</b>		
Libel/Slander, Pet-Related Matters and More	•	•
<b>General Coverages</b>		
Credit Record Correction		•
Small Claims Court	•	•
General In-Office Services (4 hours per year)		•
Document Preparation and Review	•	•
Personal Property Protection	•	•
<b>Premium Rate</b>		
Family Per Month	\$18.00	\$24.00

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



**800-247-4184**

**ARAGLegalCenter.com, Access Code 18274ran**

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.

<sup>1</sup>Average attorney rates in the United States of \$343 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, November 2016. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$343 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.