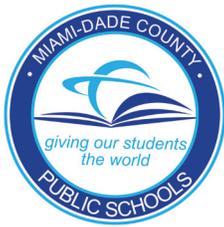


# Legal Insurance from ARAG®

Designed for Miami-Dade County Public Schools



## 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, which average **\$323 per hour**.<sup>1</sup> ARAG offers top-performing legal insurance which features:



**In-Office Services:** Meet with an experienced attorney who can advise and represent you when you need someone on your side.



**Telephone Advice:** Talk to a knowledgeable professional over the phone when you need information and direction to address your legal matters.



**Online Resources:** The ARAG Legal Center provides online tools and useful information to help you learn more about your legal issues on your own.



## 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

## What Do I Get for My Money?

- ✓ You will receive in-office access to a nationwide network of more than **10,000 credentialed attorneys**.
- ✓ You can call a Network Attorney for **unlimited legal advice** to help prepare documents, letters or a will.
- ✓ You can use **DIY Docs**® to help you create any of 300+ state-specific, legally valid documents online.

## What Does it Cost?

UltimateAdvisor®

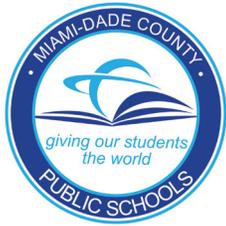
Family: \$14.76 per month

<sup>1</sup>Average attorney rates in the United States of \$323 per hour for attorneys with 11 to 15 years of experience, Survey of Law Firm Economics, The National Law Journal and ALM Legal Intelligence, July 2014.

*Get more coverage details >*

# Legal Insurance from ARAG®

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## UltimateAdvisor® Legal Insurance Plan Details:

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

For the complete list of fully-covered matters and coverage levels, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), Access Code 10287mds.

### Consumer Issues

- Auto Repair
- Buying a New or Used Vehicle
- Consumer Fraud
- Consumer Protection for Goods or Services

### Wills and Estate Planning

- Codicil
- Complex Will (limited)
- Durable/Financial Power of Attorney
- Healthcare Power of Attorney
- Living Will
- Standard Will

### Debt

- Bankruptcy (Chapter 7 & 13)
- Debt Collection

### Taxes

- IRS Tax Audit (limited)
- IRS Tax Collection (limited)

### Family Law

- Adoption
- Alimony (Defense only)
- Child Custody (Defense only)
- Child Support (Defense only)
- Contested Divorce/Annulment/Separation (Up to 10 hours)
- Uncontested Divorce
- Guardianship
- Conservatorship
- Incapacity
- Name Change
- School Issues
- Spousal Divorce/Annulment/Separation (limited)

### Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

### Traffic Matters

- Drivers License Suspension/Revocation
- Driving While Intoxicated (DWI)

### Criminal Matters

- Felony Matters
- Habeas Corpus
- Juvenile Matters
- Misdemeanor Matters

### Real Estate

- Buy/Sell a Home
- Building/Zoning Variances
- Foreclosure
- Refinance (Up to 1 hr)
- Property taxes
- Home improvements/Contractor Issues

### Preventative Legal Services

- General In-Office Services (Up to 2 hours per family every 6 months)

You'll also receive a minimum **25% reduced fee** on Network Attorney's fees for any other non-covered, non-excluded issues.

*But wait, there's more!*

When you select **UltimateAdvisor**, you'll also receive:

- **Financial Education and Counseling Services.**
- **Certified Identity Theft Case Managers** can help you protect or recover your identity.
- **Immigration Services**, with legal guidance regarding immigration processes, laws and deportation proceedings.



For more information call 800-360-5567 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 10287mds.

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.

## Top Plan Uses:

1

### Consumer Protection

Get advice from an attorney for auto repairs, contractors, buying a car or addressing other types of fraud.

2

### Estate Planning

Meet with an attorney to protect your life's work with a will, living will, trust or the appropriate powers of attorney.

3

### Property Protection

Our Network Attorneys can help you address neighbor disputes, boundary disagreements and personal loans.

4

### Family

When your family faces a challenge in life, whether it's helping an ailing parent, adopting a child or overcoming divorce, our Network Attorneys are ready to provide assistance and representation.



"I have used ARAG 3 times and recommended it to many of my colleagues. I didn't anticipate the legal situations that arose when I signed up, and was so happy it was there to get me through some very tough situations."

Read unbiased reviews from real plan members at [ARAGLegalCenter.com](http://ARAGLegalCenter.com)

Connect @ARAGLegal:

