

Legal Insurance from ARAG

UNIVERSITY
OF
CALIFORNIA



WHAT IS LEGAL INSURANCE?

Legal insurance protects members when legal troubles happen. We've all been there – you get caught speeding, a contractor ghosts you mid-remodel or true love doesn't work out. And when trouble happens, ARAG® legal insurance protects. ARAG also helps with other legal needs like contract reviews or adding your newborn to your will.

WHAT DOES LEGAL INSURANCE COVER?

A legal insurance plan from ARAG covers a wide range of legal needs like the examples shown below – and many more – to help you address life's legal situations.

Consumer Protection Matters

- Auto repair
- Buying or selling a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

Criminal Situations

- Juvenile
- Parental responsibility

Family Law Events

- Adoption
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Child custody and support
- Divorce

Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt

Home Ownership Or Renter Matters

- Buying and selling a home
- Contractor issues

- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Real estate disputes

Identity Theft Protection

- Full-service identity restoration
- \$1 million identity theft insurance* for expenses and cash recovery
- Single-bureau credit monitoring
- Internet surveillance
- Lost wallet services
- Change of address monitoring
- Child identity monitoring
- Senior adult identity monitoring

Services for Parents/ Grandparents

- Caregiving services
- Legal advice
- Annual legal check up
- Reduced fee

Traffic Troubles

- License suspension/revocation
- Traffic tickets

Wills & Estate Planning Needs

- Powers of attorney
- Wills
- Trusts

WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit ARAGlegal.com/UCinfo



To talk with someone, call ARAG at **800-828-1395**

WHAT DOES IT COST?

Employee: \$10.87 per month

Employee + Adult: \$14.95 per month

Employee + Child(ren): \$14.95 per month

Employee + Family: \$16.31 per month

Retiree: \$11.59 per month

Retiree + Adult: \$13.95 per month

Retiree + Child(ren): \$13.95 per month

Retiree + Family: \$16.31 per month

HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal troubles are rare, once-in-a-lifetime events. But they're far more common than you think.

85%
of individuals experienced a legal event in the past three years.¹

These events often have a considerable impact on one's finances or family.

USING YOUR LEGAL PLAN IS EASY

When you face a legal issue, getting help from ARAG is as simple as using your medical plan.

- 1** To get started, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Answer a few questions to confirm your coverage and receive information on local network attorneys who can help with your legal matter.
- 3** Then, meet with a network attorney in person, over the phone or virtually.

WHY SHOULD YOU GET LEGAL INSURANCE?



Work with a network attorney and attorney fees are **100% paid in full** for most covered matters.



Save thousands of dollars on average, for legal matters by avoiding costly legal fees. In fact, UC plan members saved an average of \$2,098 per legal matter.²



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



Use DIY Docs[®] to create a variety of **legally valid documents**, like wills or powers of attorney, including state-specific templates.



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

ARAG Members rated network attorneys **9.2 out of 10** for **accessibility, responsiveness** and **professionalism**.³



More Tools & Resources

Your ARAG plan offers access to DIY Docs. These are attorney-reviewed legal documents you can easily fill out, edit and store online. Many templates are state specific and include options for estate planning, powers of attorney and more.

The online Learning Center gives you access to guidebooks, videos and articles related to common legal and financial matters, what to do if you encounter a legal situation and more.

You can also download the Personal Information Organizer to help you keep track of important legal, financial, medical and contact information.

Effective: January 1, 2025

¹ARAG Stress Research Study, general consumers and members with known legal issues, October 2022.

²For claims incurred in 2021 and 2022 and paid by end of 2023, cases for UC plan members averaged 5.7 hours per legal matter. This average is multiplied by \$368, which is the average hourly rate for a U.S. attorney with 11 to 15 years of experience, according to "The Survey of Law Firm Economics: 2018 Edition."

³2023 ARAG Member Satisfaction Survey.

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