

Legal Insurance from ARAG®

Designed for Miami-Dade County



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 **\$347 per hour.**¹

What Do I Get for My Money?



In-Office Services: You receive access to a nationwide network of more than **11,000 credentialed attorneys** who can advise and represent you.



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



Common Legal Issues:	Attorney Fees @ 347/hr. ¹	Network Attorney Fees with ARAG ²
Debt Collection Issues	\$2,603³	\$0
Neighbor Dispute	\$2,256³	\$0
Purchase a Home	\$2,169³	\$0
Standard Will Preparation	\$1,475³	\$0
Bankruptcy	\$3,123³	\$0
Minor Traffic Offense	\$1,128³	\$0

Plan Enhancements!

With ARAG legal insurance, you have a way to protect what's important – with Network Attorney fees that are 100% paid-in-full for most legal matters.

What's even better, when you enroll you'll benefit from **15 new enhancements** for even broader legal coverage, including Small Claims Court, Protection from Domestic Violence, Prenuptial Agreements, Minor Traffic Offenses and more!

What Does it Cost?

UltimateAdvisor®

Individual: \$7.29 Biweekly

Two-Party: \$9.34 Biweekly

Family: \$9.61 Biweekly



800-667-4300

ARAGLegalCenter.com, access code 10277mdc

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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 your organization's complete list of covered matters and coverage levels, visit ARAGLegalCenter.com, access code 10277mdc.

Consumer Issues

- Auto Repair
- Buy/Sell a Car
- Consumer Fraud
- Contractors

Estate Planning

- Wills
- Living Wills
- Powers of Attorney
- Estate Administration

Debt

- Bankruptcy
- Debt Collection
- Garnishments

Civil Damage Defense

- Libel/Slander
- Pet-Related Matters

Small Claims Court

- Case Assistance

Family

- Adoption
- Domestic Violence
- Guardianship
- Insanity/Infirmity
- Name Change
- Pre-Marital
- School Hearings

Real Estate

- Buy/Sell a Home
- Building/Zoning
- Refinance a Home
- Easements
- Foreclosure
- Neighbor Disputes

Criminal Matters

- Habeas Corpus
- Juvenile
- Parental Responsibility

Taxes

- IRS Tax Audit
- IRS Tax Collection

Traffic without DUI

- Suspension/Revocation
- Restoration
- Traffic Tickets

Disputes with a Landlord

- Contracts/Lease
- Eviction
- Security Deposit

Benefit Disputes

- Medicare/Medicaid
- Social Security
- Veterans

General Matters

- Affidavits
- Demand Letters
- Property Disputes
- Promissory Notes

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

But wait, there's more!

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

- Member access to ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.
- **Financial Education and Counseling Services.**
- **Immigration Services**, with legal guidance regarding immigration processes, laws and deportation proceedings.

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.



"ARAG saves me time and money when it comes to legal matters. Their customer support professionals quickly consider my needs, explain coverage options, and quickly connect me with legal professionals who are best equipped to handle my matters!"

- John T., Ohio

Read unbiased reviews from real plan members at ARAGLegalCenter.com

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¹Average attorney rates in the United States of \$347 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 2015. ²Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. ³Attorney costs calculated by multiplying the 2015 ARAG Claims Data by the average attorney rate in the United States of \$347 per hour for attorneys with 11-15 years of experience.



For more information call 800-667-4300 or visit ARAGLegalCenter.com, access code 10277mdc