

# Legal Insurance with Identity Theft Protection

UltimateAdvisor® and UltimateAdvisor Plus Legal Insurance from ARAG®

## The Freedom and Control to Embrace Life's Opportunities

At Pasco County School Board, we want you to embrace life's opportunities with fewer worries. That's why we're excited to provide you with legal insurance from ARAG. It's affordable and reliable legal counsel for everyday life matters – like a dispute with a contractor, buying or selling a home or the need for estate planning.

We've partnered with ARAG, who offers the top performing legal insurance designed around a credentialed attorney network. Now you have a place to turn to for help, with legal insurance that empowers you to resolve your legal or financial issues.

UltimateAdvisor and UltimateAdvisor Plus feature a nationwide Attorney Network, with attorneys who are like advocates in your corner. It's a trusted benefit that offers substantial cost savings – without any co-pays. Plus, the plan provides you with the peace of mind knowing that attorney fees for most covered legal matters are 100% paid in full when you work with a Network Attorney. That means you'll avoid paying high-cost attorney fees, which currently average \$323 an hour.\*

## Meet with a Network Attorney In-Office

When a life event turns into a legal issue, ARAG will be there for you, backed by a nationwide network of more than 9,300 credentialed attorneys. They can review or prepare documents, make follow-up calls or write letters on your behalf, provide legal advice and consultation, and represent you in court.

The true advantage of legal insurance is that based on our unmatched legal insurance breadth and depth, more legal matters are covered than anyone else – which results in better outcomes. So rely on legal help and protection with a wide range of covered services, including:

	100% Paid in Full Coverage Available For Covered Matters with:	
	UltimateAdvisor	UltimateAdvisor Plus
<b>Civil Damage Claims (Defense)</b>		
Civil Damage	•	•
Pet-Related Matters	•	•
<b>Consumer Protection Issues</b>		
Auto Repair	•	•
Buying a New or Used Vehicle	•	•
Consumer Fraud	•	•
Consumer Protection for Goods or Services	•	•
Home Improvement/Contractor Issues	•	•
Personal Property Protection	•	•
<b>Criminal Matters</b>		
Habeas Corpus	•	•
Juvenile Matters	•	•
Parental Responsibilities	•	•
Misdemeanor Matters	•	•

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<b>Debt-Related Matters</b>		
Debt Collection Matters	•	•
Garnishment	•	•
Bankruptcy (Chapter 7 & 13)		•
<b>Family Law</b>		
Adoption	•	•
Alimony (Up to 8 hours)	•	•
Child Custody (Up to 8 hours)	•	•
Child Support (Up to 8 hours)	•	•
Divorce/Annulment/Separation – Uncontested <i>(Network Attorney fees paid-in-full)</i>	•	•
Divorce/Annulment/Separation – Contested <i>(Up to 15 hours)</i>	•	•
Defense of Insanity/Incapacity	•	•
Name Change	•	•
Pre-marital Agreements	•	•
Caregiving (annual check-up)		•
Domestic Violence Protection		•
Guardianship/Conservatorship		•
School Administrative Issues		•
<b>Government Benefits</b>		
Medicare/Medicaid Disputes	•	•
Social Security Disputes	•	•
Veterans Benefits Disputes	•	•
<b>Landlord/Tenant Matters</b>		
Contracts/Lease Agreements	•	•
Eviction	•	•
Security Deposits	•	•
Tenant Disputes with a Landlord	•	•
<b>Preventative Legal Services</b>		
General In-Office Services <i>(up to 4 hours per year)</i>	•	•
Document Preparation <i>(deeds, demand letters, etc)</i>		•

	100% Paid in Full Coverage Available For Covered Matters with:	
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<b>Real Estate Matters</b>		
Building Codes/Zoning Variances	•	•
Foreclosure (primary residence)	•	•
Home Improvement/Contractor Issues	•	•
Neighbor Disputes/Easements (primary residence)	•	•
Real Estate Disputes (primary residence)	•	•
Neighbor Disputes/Easements (secondary residence)		•
Buying/Selling a Home (primary residence)		•
Buying/Selling a Secondary Home		•
Real Estate Disputes (secondary residence)		•
Refinancing (primary residence)		•
<b>Small Claims Court</b>		
Small Claims Court Issues	•	•
<b>Tax Issues</b>		
IRS Audit Protection	•	•
IRS Collection Defense	•	•
<b>Traffic Matters</b>		
Drivers License Suspension, Revocation and Restoration	•	•
Traffic Tickets		•
<b>Wills and Estate Planning</b>		
Codicil	•	•
Standard Will	•	•
Complex Will	•	•
Durable/Financial Power of Attorney	•	•
Living Will	•	•
Health Care Power of Attorney	•	•
Estate Administration		•
Irrevocable Trust		•
Revocable Trust		•

### Pre-existing and personal legal matters not listed above

For any legal matters not covered and not excluded, you can still receive at least 25% off the normal Network Attorney's normal rates. For additional details regarding your plan's specifically-covered services, visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code 17843pcs

### Call for Questions or Legal Assistance

Get assistance from trusted professionals and an award-winning Customer Care Center, with specialists who will help you navigate your legal issues. You'll benefit from the following services:

	100% Paid in Full Coverage Available For Covered Matters with:	
	UltimateAdvisor	UltimateAdvisor Plus
<b>Call a Network Attorney</b> who can provide legal advice and help you better understand your covered legal issues and how to address them. Plus, they can help you review or prepare documents, including a Standard Will.	•	•
<b>Talk to a Customer Care Specialist</b> who can review your insurance benefit, provide options and identify additional resources so you can take the next steps toward resolution.	•	•
<b>Receive Financial Education and Counseling Services</b> on a wide range of financial topics – cash and debt management, budgeting, retirement planning, federal tax information and more – from a certified Financial Counselor.	•	•
<b>Count on Identity Theft Protection</b> that monitors credit activity and helps you take action with restoration services or lost wallet services should identity theft occur.	•	•
<b>Contact an Immigration Network Attorney</b> over the phone for advice on filing applications, asylum, adjustment of status, business visas, employment authorization as well as emerging changes in immigration law.	•	•
<b>Look to Caregiving Services</b> for legal advice from Network Attorneys who focus on Elder Law issues, as well as caregiving services from Eldercare Specialists to assist you with your parents' and grandparents' everyday lives.		•

### Learn More About Legal Issues Online

Your path to legal protection starts with easy-to-use online resources at [ARAGLegalCenter.com](http://ARAGLegalCenter.com) to help you handle legal issues on your own, including:

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<b>The Education Center™</b> contains Guidebooks, hundreds of articles, newsletters and more to help you learn more about everyday legal issues.	•	•
<b>DIY Docs®</b> offer the convenience and control of creating your own state-specific, legally-valid documents online.	•	•
<b>Online Financial Tools</b> help you map out a solid financial strategy with a self-guided money management tool, online chat feature with a Financial Counselor, educational articles, calculators and more.	•	•

## Identity Theft Protection

Identity Theft Protection provides an even stronger front line of defense against identity theft, including:

	100% Paid in Full Coverage Available For Covered Matters with:	
	UltimateAdvisor	UltimateAdvisor Plus
<b>Identity Theft Insurance:</b> Coverage up to \$1 million for expenses associated with restoring your identity.**	.	.
<b>Full-Service Identity Restoration:</b> Specialists will guide you to help clear your name and restore your identity.	.	.
<b>Lost Wallet Services:</b> Specialists will help you cancel and reissue credit cards, driver's license, etc.	.	.
<b>Credit Monitoring:</b> Monitors and informs members of changes to their credit report.	.	.
<b>Internet Surveillance:</b> Monitors websites and other data points to alert you if your personal information is being traded and/or sold.	.	.
<b>Child Monitoring:</b> Monitors your minor's identity to alert you if their personal information is being traded and/or sold.	.	.