

Legal Insurance from ARAG®

Designed for Klein Independent School District



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?



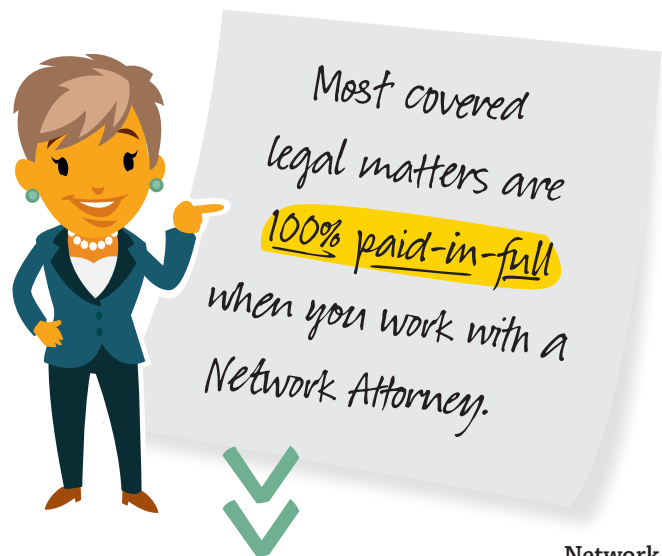
In-Office Services: You receive access to a nationwide network of more than **12,000 credentialed attorneys** who can advise and represent you.



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.



ARAG Legal Center™

In addition to meeting with an attorney in-office or over the phone, members can access ARAGLegalCenter.com for hundreds of articles and guidebooks as well as DIY Docs® to create legally valid documents online.

Learn more by logging on to ARAGLegalCenter.com, Access Code 18292kis or by calling 800-247-4184.

Common Legal Issues:	Attorney Fees @ 343/hr. ¹	Network Attorney Fees with ARAG ²
Debt Collection Issues	\$2,573³	\$0
Neighbor Dispute	\$2,230³	\$0
Purchase a Home	\$2,144³	\$0
Standard Will Preparation	\$1,458³	\$0
Bankruptcy	\$3,087³	\$0
Minor Traffic Offense	\$1,115³	\$0

What Does it Cost?

UltimateAdvisor® Plus
Family: \$19.25 Per Month

UltimateAdvisor®
Family: \$14.50 Per Month



800-247-4184

ARAGLegalCenter.com, Access Code 18292kis

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, Access Code 18292kis.

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
Consumer Protection		
Auto Repairs, Buy/Sell a Car, Consumer Fraud, Contractors and More	•	•
Insurance Disputes	•	•
Estate Planning		
Wills and Powers of Attorney	•	•
Revocable Living Trusts		•
Irrevocable Living Trusts		•
Estate Administration & Closing (9 Hours)	•	•
Family		
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	•	•
Caregiving		
Annual Checkup, Advice and Services		•
Real Estate		
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	•	•
Traffic and Vehicle		
Minor Traffic (Excluding DWI)	•	•
Driving Privilege Restoration (Excluding DWI)	•	•
Driving Privilege Protection (Excluding DWI)	•	•
Financial Services		
Financial Education and Counseling Services		•
Immigration		
Immigration Services	•	•
Benefits		
Social Security/Veterans/Medicare	•	•

Plan Options	Ultimate Advisor®	Ultimate Advisor Plus™
Taxes		
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)		•
Debt		
Bankruptcy	•	•
Defense of Debt Collection	•	•
Foreclosure	•	•
Defense of Garnishment	•	•
Criminal		
Criminal Misdemeanor Defense		•
Habeas Corpus	•	•
Parental Responsibilities	•	•
Juvenile Court	•	•
Civil Damage Defense		
Libel/Slander, Pet-Related Matters and More	•	•
General Coverages		
Credit Record Correction		•
Small Claims Court	•	•
General In-Office Services (4 hours per year)		•
Document Preparation and Review	•	•
Personal Property Protection	•	•
Premium Rate		
Family Per Month	\$14.50	\$19.25

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



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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.

¹Average 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. 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 \$343 per hour for attorneys with 11-15 years of experience.