

Legal Insurance from ARAG®

Designed for Essex Property Trust

ESSEX



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**.¹ 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.



Identity Theft Protection!

At ARAG, we constantly work to give members even more value for their money. That's why we've included identity theft protection with UltimateAdvisor Plus.*

This service can track your credit activity or online identity and you're notified immediately of suspicious activity.

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® Plus
Family: \$11.00 Semi-monthly

UltimateAdvisor®
Family: \$8.25 Semi-monthly

¹Average 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 >

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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 18110ept.

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
- Divorce
- 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

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 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.

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 Plus**, you'll also receive:

- **Caregiving Services** direct from eldercare experts.
- Coverage for **Child Support, Child Custody** and **Alimony**
- **Additional Coverage for Divorce**
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.
- Coverage for **Trusts**



For more information call 800-247-4184 or visit ARAGLegalCenter.com, Access Code 18110ept.

Connect @ARAGLegal:



"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

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.

*Eligibility, coverage, limitations and exclusions are governed by a separate coverage document. Please see the identity theft plan summary for details.