

Legal Insurance from ARAG



What does legal insurance cover?

An UltimateAdvisor 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

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

Criminal Matters

- ✓ Juvenile
- ✓ Parental responsibility

Debt-Related Matters

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

Driving Matters

- ✓ License suspension/revocation
- ✓ Traffic tickets

Tax Issues

- ✓ IRS tax audit
- ✓ IRS tax collection

Family

- ✓ Adoption
- ✓ Guardianship/conservatorship
- ✓ Name change
- ✓ Pet-related matters
- ✓ Divorce

Services for Tenants

- ✓ Contracts/lease agreements
- ✓ Eviction
- ✓ Security deposit
- ✓ Disputes with a landlord

Real Estate & Home Ownership

- ✓ Buying a home
- ✓ Deeds
- ✓ Foreclosure
- ✓ Contractor issues
- ✓ Neighbor disputes
- ✓ Promissory notes
- ✓ Real estate disputes
- ✓ Selling a home

Wills & Estate Planning

- ✓ Powers of attorney
- ✓ Trusts
- ✓ Wills

What does it cost?

UltimateAdvisor®

Individual: \$18.32 monthly

Family: \$24.20 monthly



What is legal insurance?

Legal coverage isn't just for the serious issues, it's for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.

More details, please! ↘



See the complete list of what your plan covers at:

ARAGlegal.com/myinfo Access Code: **10180cot**

Let's Talk! Call ARAG at 800-247-4184

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.*



Find a local attorney easily in ARAG's network – many who average 20+ years of experience.



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



Use DIY Docs® to create a variety of **legally valid documents**, including state-specific templates.

How does legal insurance work?

- 1** When you have a legal need, you can go online, use the ARAG Legal app or call Customer Care.
- 2** Next, you'll answer a few questions to confirm coverage and receive a list of local attorneys who can help you.
- 3** Then, meet with a network attorney over the phone, virtually or in person.

Reviews from plan members

"ARAG legal insurance has helped me so much – it's taken all the stress out of the process and has provided me with an excellent lawyer. I am so happy I went with ARAG and I have been recommending it to everyone I know that may benefit from their services."

– Nestor Los Angeles, CA



Legal needs are in your future™

You can't predict your future, but you can plan for it, thanks to legal insurance.

Legal insurance provides a benefit you can use to plan for it all – the expected and unexpected times in your life.

Visit ARAGlegal.com/future or scan the QR code.



Identity Theft Protection

Protecting your personal information from identity thieves is more important than ever.

Identity Theft Protection can help you guard against losses related to identity theft, with services designed to track changes to your credit file, monitor whether your identity is being bought or sold online and provide full-service restoration assistance if your identity is stolen.

Let legal insurance provide the resources and guidance you need to protect your identity and personal information.

*Average cost to employee without legal insurance is based on the average number of attorney hours for ARAG claims incurred in 2019 or 2020 and paid by December 31, 2021, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to "The Survey of Law Firm Economics: 2018 Edition."

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of 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, contact us.

Additional Services

More Coverage Means Fewer Worries for You



Legal Insurance

Legal things in life often go hand-in-hand with other challenges like credit and debt problems, medical challenges and legal affairs of a loved one or identity theft. ARAG® offers the following services in addition to our legal coverage to provide greater value — and it's all part of one affordable legal insurance plan.



Identity Theft Protection

You can monitor your personal identity and information, plus access services that help if you're a victim of identity theft or fraud. Services include:

Identity Theft Insurance*

Coverage up to \$1 million for expenses associated with restoring your identity, including legal costs, loss of income, fraudulent withdrawals and more.

Full-Service Identity Restoration

Restoration specialists use a limited power of attorney to restore your identity with lenders, credit bureaus, the state, county courts and more.

Single-Bureau Credit Monitoring

Informs you of changes to your credit file — including credit inquiries, new loans, new credit cards, delinquencies and more.

Change of Address Monitoring

Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.

Internet Surveillance

Monitors thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.

Child Identity Monitoring

Tracks your minor children's personal information and Social Security numbers for activity on the dark web. It also monitors a minor child's Social Security number to identify credit information associated with their identity.

Lost Wallet Services

Restoration specialists help cancel and replace documents such as credit and debit cards, driver's license, Social Security cards, checkbooks, insurance cards and more.



Caregiving Services

As your parents and grandparents age and deal with health issues, odds are good that you will play a part in providing care. We offer the following services to help you prepare and be there for your loved ones:

Legal Hotline

Parents/grandparents can address elder law issues with an attorney and ask questions over the phone.

Annual Legal Check-Up

Meet with a network attorney once a year to help plan for a parent's or grandparent's legal needs.

Reduced Legal Fees

Reduced fees for parents/grandparents can receive at least 25 percent off normal network attorney rates for most elder law issues.

Caregiving Support Services

Eldercare advocates will develop care plans to meet the needs of your parents/grandparents and negotiate discounts for facilities when available.

Online Caregiving Resources

- Quality-of-care ratings and reports for care facilities
- Access to the nation's most comprehensive eldercare database, with more than 100,000 long-term care providers
- Caregiving guidebook



Financial Education and Counseling Services

The majority of Americans today face the challenges of being in debt while trying to save for the future. With this added service, members can call a financial counselor who will consult with them on financial issues, including:

- Cash and debt management
- Student loan debt
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Mortgage education
- Investments and risks

Debt Management Plan

Counselors help you put together a plan to manage debt, which may include consolidating bill payments and negotiating lower payments.

Online Financial Tools

- Articles, newsletters and podcasts with interactive education modules
- Money management tool
- Calculators
- Worksheets, checklists and charts



Tax Services

Stress less about taxes with this service that provides year-round access to experienced tax specialists.

You can call for a one-on-one consultation if you have questions or need advice regarding personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes.
- Explanation of tax law changes.
- Research on complex personal tax matters.
- Advice regarding IRS audits and notifications.
- Review of last year's personal tax return.
- Discounted personal tax return preparation. **

Common tax-related issues tax specialists address include:

- Determining how inheritance paid to beneficiaries will be taxed.
- Retirement savings accounts and Social Security benefits are taxed.
- Deducting mortgage interest and property taxes after buying a new home.

For more information, call 800-247-4184. Or visit ARAGlegal.com/plans, access code 10180cot

* The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.

**There is a flat \$50.00 charge for each personal tax return prepared (federal, state, local) and is limited to the preparation of tax forms 1040, 1040A or 1040EZ (includes Schedule A, Schedule B and Schedule D). If the tax return requires any other schedules, an additional fee of \$60.00 per hour will be billed to the member. If a different type of personal tax return is required, the member will be billed \$60 per hour for the preparation of the return and any schedules.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company 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 800-758-2860.

Already a member of the ARAG legal insurance plan?



Here are *five ways* to get the most out of it – and to stay protected.

To get started, create or log in to your account at ARAGlegal.com/account or call ARAG® Customer Care.

1. View plan benefits and confirm coverage

Review the legal benefits covered by the plan. Then, choose “Start a Case.” Answer a few questions to help us confirm your coverage and receive a list of local network attorneys who can help with your case.

2. Find a network attorney

Using our online network attorney directory, you can review profiles, ratings and reviews of all local attorneys to help you select an attorney who can address your legal matter, review documents, represent you - and more!

3. Download the ARAG Legal app

Use the app to contact ARAG Customer Care, search the network attorney directory and get legal help on the go with legal matters like wills and traffic tickets. Visit the App Store/Google Play store to download.

4. Create online documents with DIY Docs®

Create a variety of legally valid documents, including state-specific templates, like simple wills and power of attorney. Afterward, you can securely access your documents at any time to review and update them as needed.

5. Check out the online learning center

View articles, guidebooks and videos to learn more about managing essential legal and financial matters like estate planning, caregiving, consumer protection and financial planning.

Turn over and see how much you can save on legal matters!



Selecting an attorney? Read the Reviews!

To help you select a local network attorney who can address your legal matter, we include ratings and reviews from members just like you so you can make an informed, confident decision. To get started:

- » Log in to ARAGlegal.com.
- » Go to “Find an Attorney”
- » Search for attorney by area of law, name or location

Get the info you need!



Get the legal help you need.

Legal coverage is a diverse benefit that can help you navigate a variety of legal matters and also saves you money. As a member, your **network attorney fees are 100% paid-in-full** for most covered matters or may be available at a reduced rate. Tackle issues like:



Estate Planning. Meet with a network attorney to plan who you want to leave your assets to, name a guardian for any young children and determine who will be in charge of your finances and medical decisions if you're unable to make them yourself.



Family Law. When you face challenges like divorce, guardianship questions or school matters, our network attorneys can provide legal guidance.



Traffic Matters. Our network attorneys can provide resources and assistance to help you defend a traffic offense — and represent you in court if needed.



Property Protection. Address neighbor disputes, boundary disagreements and personal loans with the help and support of a network attorney.



Consumer Protection. Get advice from a network attorney for issues with auto repairs, contractors, buying a car or various types of fraud.

How Much Can You Save?

| Legal Issue: | Average Attorney Fees without a Legal Plan ¹ | Network Attorney Fees with ARAG ² |
|------------------------|---|--|
| Neighbor dispute | \$2,650 | \$0 |
| Debt collection issues | \$2,391 | \$0 |
| Purchase/sale of home | \$2,227 | \$0 |
| Will | \$1,582 | \$0 |

More details, please! To learn more, log in to your account at ARAGlegal.com/account

¹Average cost to employee without legal insurance is based on the average number of attorney hours for claims incurred in 2018 or 2019 and paid by December 31, 2020, multiplied by \$368 per hour. \$368 is the average hourly rate for a U.S. attorney with 11 to 15 years experience according to The Survey of Law Firm Economics: 2018 Edition, The National Law Journal and ALM Legal Intelligence, October 2018.

²Attorney fees are 100% paid in full when using an ARAG network attorney for most covered matters.

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Group Legal Insurance Certificate and Service Plan

Important:

For purposes of the City of Tallahassee **certificate**, the **Policyholder** has defined eligible dependents to mean: Spouse or both same and opposite sex domestic partner and children until the end of the plan year when they reach age 26 regardless of student or marital status.

CERTIFICATE OF INSURANCE

**City of Tallahassee
Legal Expense Insurance Plan**

DEFINITIONS

"AMOUNT IN DISPUTE" – means the monetary amount that can be calculated or proven in order to compensate **you** for incurred damage to or loss of **your** property.

"BENEFITS" – the legal coverages listed on the declarations page of the policy or in the **benefits** section of the **Certificate of Insurance**.

"CERTIFICATE OF INSURANCE" or **"CERTIFICATE"** – the document provided by **us** to the **named insured** that describes the **benefits** and terms of the insurance policy.

"CERTIFICATE YEAR" – twelve (12) month period as listed on the declarations page of the policy issued to the **policyholder**.

"CONTESTED" – an action in which any disputed issue must be negotiated by **your** attorney regardless of whether any legal forms are filed.

"EFFECTIVE DATE" – the date on which the **policyholder** enrolls the **named insured** and from which date premium has been paid for **you**.

"GENERAL IN OFFICE LEGAL SERVICES" – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

"GOODS" – a physical product that is capable of being delivered. Ownership of a good can be transferred from the seller to the buyer.

"INDEMNITY BENEFITS" – means covered **legal services** which are reimbursed to the **insured** up to the **benefit** amount indicated under the specific coverage. The **insured** is responsible for all **legal services** which may exceed the amount paid by **us**.

"INSURED" – as dictated by premium paid and as indicated by coverages listed in the **"Benefits"** section, the **named insured** only or the **named insured** and the **named insured's** spouse, or domestic partner (who is registered with us) and/or eligible dependents. Eligible dependents and/or domestic partner are defined by mutual agreement between the **policyholder** and **us**.

"INSURED EVENT" – an event covered by this policy whose initiation date will be considered the earlier of the date (a) written notice of a **legal dispute** is sent or filed by **you** or received by **you**; or (b) a ticket or citation is issued; or (c) an attorney is hired.

"INSURED RENTAL PROPERTY" – a single dwelling (house, apartment, duplex or condominium) that **you** have an ownership interest in and that is not **your primary residence** and that for a portion of the year is rented out to another individual.

"LEGAL DISPUTE" – means a disagreement between **you** and any other party regarding **your** legal rights.

"LEGAL SERVICES" – time spent by **your** attorney and their office staff for **your** covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

"MEDIATION COSTS" – payment of a qualified mediator who assists the **insured** and another party attempt to reach a settlement regarding a covered legal matter.

"MISCELLANEOUS LEGAL SERVICES" – time spent by an attorney and their office staff for **your** legal issue that is not otherwise covered or excluded under this plan and which does not include costs such as,

but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, transcriptionists, title search, and title abstracting.

“**NAMED INSURED**” – a person enrolled via the **policyholder** with **us** as entitled to coverage under the terms of this policy.

“**NETWORK ATTORNEY**” – means an attorney with whom **we** have contracted to perform covered **legal services** in the United States for **you** and who has contracted with **us** to provide the specific covered **legal services** for which **you** are seeking assistance.

“**NON-NETWORK ATTORNEY**” – means an attorney, who is not a **Network Attorney**, chosen by **you** to perform **legal services** covered under the **indemnity benefits** of this policy.

“**NON-MOVING OFFENSE**” – parking ticket, registration, equipment or other violations that aren't handled in conjunction with a moving violation.

“**PERSONAL PROPERTY**” – means property, which is not **real property** and which does not produce income.

“**POLICYHOLDER**” – means the organization named in the declarations page.

“**PRIMARY RESIDENCE**” – the single dwelling where **you** actually live that is considered **your** legal residence for income tax purposes.

“**REAL PROPERTY**” – land and all permanent structures attached to it.

“**REFINANCING**” – paying off one loan with the proceeds from a new loan using the same **real property** as security.

“**SECONDARY RESIDENCE**” – a single dwelling (house, apartment, duplex, or condominium) that **you** have an ownership interest in and that is not **your primary residence** and is not an **insured rental property** for six months before the **insured event** and is not **your** intent to use it as an **insured rental property**.

“**SERVICE**” – a duty or labor provided from one person to another. It is the non-material equivalent of a **good**. There is no physical product that can transfer ownership.

“**TRIAL**” – means the proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury **trial** or with opening statement if the parties are in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances, and continuances by the court.

“**UNCONTESTED**” – an action in which all matters are settled or decided without attorney negotiation, and **your** attorney assists in completing any necessary formal processes.

“**WE**”, “**US**”, and “**OUR**” – ARAG Insurance Company.

“**YOU**” and “**YOUR**” – an **insured**.

In-Office Legal Benefits

We will pay the attorney fees of the **Network Attorney** for covered **legal services** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the legal matters listed below.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **legal services** provided to **you** resulting in an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect, **we** will reimburse **you** for the attorney fees for covered **legal services** up to the maximum amounts listed below.

Only matters expressly listed are covered **benefits** and are paid as indicated below.

If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

How to Obtain In-Office Legal Services and Court Representation

You may choose a **Network Attorney** or **Non-Network Attorney** as follows:

Network Attorney Services

There are **Network Attorneys** throughout **your** state. To obtain a list of **Network Attorneys you** can:

1. Call 800-247-4184 and a Customer Service Specialist will assist **you** by:
 - Describing how the plan **benefits** work and what types of situations are covered.
 - Providing **you** a listing of **Network Attorneys** specific to **your** need.
 - Providing a Case Confirmation Number that outlines **your** coverage.
2. Visit **our** Web site at ARAGlegal.com and log on as a member and search using the Attorney Finder.

Simply call an attorney for an appointment. When **you** call, identify yourself as a member of **your** group's legal plan. If **you** have a Case Confirmation Number, **you** should provide it to the **Network Attorney**. If not, the **Network Attorney** may call **us** to confirm **your** coverage and then proceed to provide **services**. If **you** choose a **Network Attorney** to provide covered **legal services**, the **Network Attorney** will bill **us** directly for his/her attorney fees.

Non-Network Attorney Services

If **you** choose a **Non-Network Attorney**, **we** will pay **your** attorney fees for covered **legal services** according to the **Non-Network Attorney indemnity benefits** schedule. Instructions for submitting a claim are printed on the claim form. For a form, call 800-247-4184. Or **you** can download a form from **our** Web site at ARAGlegal.com.

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| <p>Uncontested Adoption Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).</p> | PAID IN FULL | \$ 400* |

¹In international adoptions, where a foreign attorney is necessary, **you** are eligible to receive indemnity reimbursement in addition to the **benefits** available in the United States.

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|---|
| Contested Adoption | | |
| Legal services ¹ in a contested adoption for an insured to become an adoptive parent(s). | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| ¹ In international adoptions, where a foreign attorney is necessary, you are eligible to receive indemnity reimbursement in addition to the benefits available in the United States | | |
| Building Codes | | |
| Legal services for an insured in an administrative action for permit or code violations relating to the renovation and/ or improvement of your existing primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Defense of Civil Damage Claims | | |
| Legal services for an insured in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge. | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Credit Records Correction | | |
| Legal services for an insured related to correcting inaccuracies or misrepresentations on your credit record. | PAID IN FULL | \$ 160* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|--|---|
| Criminal Misdemeanor Defense Legal services for an insured in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Uncontested Divorce Legal services for the named insured in an uncontested divorce, a legal separation and/or an annulment of marriage. | PAID IN FULL | \$ 640* |
| Easement Legal services for an insured in an administrative action regarding an easement on your primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Estate Administration & Estate Closing (Probate) - 9 hours Legal services for an insured in administering an estate where you have been named the executor. | PAID IN FULL (up to 9 hours per insured event) | \$ 720* |
| Foreclosure Legal services for an insured regarding written notice of a foreclosure related to your primary residence . | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|------------------|---|
| Defense of Garnishment | | |
| Legal services for an insured in a legal dispute for a garnishment against you to collect judgment related to goods or services . | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| (Exclusion #3 as it relates to post judgment garnishment is waived for this benefit .) | | |
| Uncontested Guardianship/Conservatorship | | |
| Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator. | PAID IN FULL | \$ 480* |
| Contested Guardianship/Conservatorship | | |
| Legal services in a contested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Habeas Corpus Proceedings | | |
| Legal services for an insured in habeas corpus proceedings. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Mental Incompetency or Infirmity Proceedings | | |
| Legal services for an insured in defense of mental incompetency or infirmity proceedings. | PAID IN FULL | \$ 960* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Minor Traffic - Broad (excluding DWI-related) | | |
| Legal services for an insured in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense .) | PAID IN FULL | \$ 240* |
| Neighbor Disputes | | |
| Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your primary residence , including boundary or property title disputes. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Neighbor Disputes - Secondary Residence | | |
| Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence , including boundary or property title disputes. | PAID IN FULL | \$ 720* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| General In Office Services - 4 hours | | |
| General in office legal services. | 4 hours | \$ 320* |
| (This benefit is limited to four hours per family per certificate year .) | | |
| Parental Responsibilities | | |
| Legal services for an insured in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|---|
| Personal Property Protection Legal services for an insured as a plaintiff or defendant regarding contracts or obligations for the transfer of your personal property or your personal property rights. | PAID IN FULL | \$ 320* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Postnuptial Agreements Legal services for the named insured for the preparation of a postnuptial agreement. | PAID IN FULL | \$ 320* |
| Prenuptial Agreements Legal services for an insured for the preparation of a premarital or antenuptial agreement. | PAID IN FULL | \$ 320* |
| Refinancing - Primary Residence Advice and review of relevant documents regarding refinancing of your primary residence . | PAID IN FULL | \$ 160* |
| Property Tax - Primary Residence Legal services for an insured in an administrative action brought by you to reduce the property tax assessment on your primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Purchase of Real Estate Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing. | PAID IN FULL | \$ 320* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|--|
| Real Estate Disputes | | |
| Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your primary residence . | PAID IN FULL | \$ 1,200* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Real Estate Disputes - Secondary Residence | | |
| Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence . | PAID IN FULL | \$ 1,200* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Sale of Real Estate | | |
| Legal services for an insured for the sale of your primary residence for the review and preparation of documents including the contract for sale and attendance at closing. | PAID IN FULL | \$ 320* |
| Tenant Matters | | |
| Legal services for an insured as a plaintiff or defendant with your landlord as tenant of your primary residence , including but not limited to, eviction and security deposit disputes. | PAID IN FULL | \$ 320* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Irrevocable Trusts | | |
| Legal services for an insured for the preparation of a stand-alone irrevocable trust. | PAID IN FULL | \$ 320* single document \$ 400* spousal documents |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|--|--|
| Revocable Living Trusts | | |
| Legal services for an insured for the preparation of a stand-alone revocable trust. | PAID IN FULL | \$ 320* single document \$ 400* spousal documents |
| Wills & Durable Power of Attorney | | |
| Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.) | PAID IN FULL | \$ 320 single document \$ 400 spousal documents |
| Codicil (an amendment to a will) | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |
| Living Will / Health Care Directive | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |
| Durable / Financial Power of Attorney | PAID IN FULL | \$ 40 single document \$ 80 spousal documents |
| Zoning and Variances | | |
| Legal services for an insured in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving your primary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Uncontested Child Custody/Child Support Agreement | | |
| Legal services for an insured for the creation of an initial uncontested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements. | PAID IN FULL | \$ 320* |
| Contested Child Custody/Child Support Agreement - 8 hours | | |
| Legal services for an insured for the creation of an initial contested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements. | PAID IN FULL (up to 8 hours per insured event) | \$ 640* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Home Equity Loan - Primary Residence Legal services for an insured for the preparation and review of home equity loans for your primary residence . | PAID IN FULL | \$ 160* |
| Home Equity Loan - Secondary Residence Legal services for an insured for the preparation and review of home equity loans for your secondary residence . | PAID IN FULL | \$ 160* |
| Refinancing - Secondary Residence Advice and review of relevant documents regarding refinancing of your secondary residence . | PAID IN FULL | \$ 160* |
| Property Tax - Secondary Residence Legal services for an insured in an administrative action brought by you to reduce the property tax assessment on your secondary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Building Codes - Secondary Residence Legal services for an insured in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing secondary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Document Review Legal services for an insured for the review of your personal legal documents. | PAID IN FULL | \$ 40 per document |
| Protection from Domestic Violence - Named Insured Legal services for the named insured to obtain a protective order related to domestic violence. | PAID IN FULL | \$ 320* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Protection from Domestic Violence - Insured Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate . | PAID IN FULL | \$ 320* |
| Easement - Secondary Residence Legal services for an insured in an administrative action regarding an easement on your secondary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Foreclosure - Secondary Residence Legal services for an insured regarding written notice of a foreclosure related to your secondary residence . | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Mechanic's Lien Legal services for an insured to remove a mechanic's lien. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Student Loan Debt Collection Legal services for an insured as the defendant in a legal dispute related to your student loan. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Zoning and Variances - Secondary Residence | | |
| Legal services for an insured in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving your secondary residence . | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Bankruptcy | | |
| Legal services for an insured up to and including filing of a Chapter 7 bankruptcy final report. | PAID IN FULL | \$ 880* |
| Legal services for an insured up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan. | PAID IN FULL | \$ 1,200* |
| Legal services for an insured to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy. | PAID IN FULL | \$ 240* |
| Consumer Protection | | |
| Legal services for an insured as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes (excluding insurance disputes). | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Defense of Debt Collection | | |
| Legal services for an insured as the defendant in a legal dispute related to consumer goods or services (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection). | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| Insurance Disputes | | |
| Legal services for an insured as a plaintiff or defendant relating to disputes with your insurance carrier. | PAID IN FULL | \$ 800* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| IRS Collection Defense | | |
| Legal services for an insured in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date . This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| IRS Audit Protection | | |
| Legal services for an insured involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date . This benefit does not include audits related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Purchase/Sale of Secondary Residence | | |
| Legal services for an insured for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing. | PAID IN FULL | \$ 320* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|-------------------------|---|
| School Administrative Hearings Legal services for an insured in an administrative public or private formal school proceeding regarding disabilities, special education and student policy violations. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| Small Claims Court Legal services for an insured to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court. | PAID IN FULL | \$ 320* |
| Legal services for an insured to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law. | PAID IN FULL | \$ 400* |
| (Exclusion #4 as it relates specifically to plaintiff matters does not apply to this benefit) | | |
| State and Local Tax Collection Defense Legal services for an insured in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date . This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed. | PAID IN FULL | \$ 480* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|------------------|---|
| <p>State and Local Tax Audit Legal services for an insured involving state and/or local tax authority audits related to your personal state tax return or personal local taxes where the initial written notice is received after your effective date. This benefit does not include audits related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.</p> | PAID IN FULL | \$ 480* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Document Preparation Legal services for an insured for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.</p> | PAID IN FULL | \$ 40 per document |
| <p>Juvenile Court Legal services for an insured child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.</p> | PAID IN FULL | \$ 480* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |
| <p>Domestic Partnership Agreements Legal services for an insured for the preparation of a domestic partnership agreement.</p> | PAID IN FULL | \$ 320* |
| <p>Advice for Parents and Grandparents Telephone access to obtain legal advice and consultation on how the law relates to your parents and grandparents' legal matters and which actions may be taken.</p> | PAID IN FULL | N/A |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|--|---|
| <p>Annual Check Up for Parents and Grandparents Legal services for your parent and grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of your parent and grandparent and discuss any changes in their situation and potential legal implications.</p> <p>This benefit is limited to one usage per certificate year.</p> | PAID IN FULL | \$ 80* |
| <p>Funeral Directive Legal services for an insured for the preparation of a funeral directive.</p> | PAID IN FULL | \$ 40 per document |
| <p>Gender Identifier Change Legal services for an insured to change your gender identifier on government issued documents.</p> | PAID IN FULL | \$ 240* |
| <p>Hospital Visitation Authorization Legal services for an insured for the preparation of a hospital visitation authorization.</p> | PAID IN FULL | \$ 40 per document |
| <p>Name Change Legal services for an insured to legally change your name.</p> | PAID IN FULL | \$ 240* |
| <p>Contested Divorce - 30 hours Legal services for the named insured in a contested divorce, a legal separation and/or an annulment of marriage.</p> | PAID IN FULL (up to 30 hours per insured event) | \$ 2,400* |
| <p>Driving Privilege Protection (excluding DWI-related) Legal services for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol.)</p> | PAID IN FULL | \$ 400* |
| <p>Trial for three (3) days or less</p> | PAID IN FULL | \$ 1,800** |
| <p>Trial starting on day four (4) until completion</p> | PAID IN FULL | \$ 100,000*** |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|---|-------------------------|---|
| <p>Driving Privilege Restoration (excluding DWI-related) Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured. (Does not include driving while impaired or under the influence of drugs or alcohol.)</p> | PAID IN FULL | \$ 240* |
| <p>Elder Law - Member Support Initial advice for an insured on the impact of your parent's/grandparent's personal legal matter on you.</p> | PAID IN FULL | \$ 25 |
| <p>Legal services for an insured for the preparation and review of a deed granted by a parent/grandparent where you are the grantee.</p> | PAID IN FULL | \$ 40 per document |
| <p>Legal services for an insured for the preparation and review of a promissory note where your parent/grandparent is the payor and you are the payee.</p> | PAID IN FULL | \$ 40 per document |
| <p>Legal services for an insured for the review of your parent's/grandparent's personal legal documents, including estate planning documents where you have been named as an agent or executor/personal representative.</p> | PAID IN FULL | \$ 40 per document |
| <p>Restraining/Protective Order - Named Insured Legal services for the named insured to obtain a restraining/protective order.</p> | PAID IN FULL | \$ 320* |
| <p>Restraining/Protective Order - Insured Legal services for an insured to obtain a restraining/protective order when the opposing party is not an insured under the same Certificate.</p> | PAID IN FULL | \$ 320* |

| | Network Attorney | Non-Network Attorney (Indemnity Benefit) |
|--|-------------------------|---|
| Social Security/Veterans/Medicare Legal services for an insured in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits. | PAID IN FULL | \$ 400* |
| Trial for three (3) days or less | PAID IN FULL | \$ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | \$ 100,000*** |
| (Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this benefit .) | | |

Uncontested Alimony, Child Support, Child Custody and Child Visitation Legal services for an **insured** for an **uncontested** motion brought by **you** or against **you** to enforce or modify a final decree for child support, child custody, child visitation, or alimony.

| | |
|--------------|---------|
| PAID IN FULL | \$ 320* |
|--------------|---------|

(Exclusion #3 as it relates to post judgment matters is not intended to exclude child custody, child visitation, child support and alimony matters.)

Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours Legal services for an **insured** for a **contested** motion brought by **you** or against **you** to enforce or modify a final decree for child support, child custody, child visitation, or alimony.

| | |
|--|---------|
| PAID IN FULL (up to 8 hours per insured event) | \$ 640* |
|--|---------|

(Exclusion #3 as it relates to post judgment matters is not intended to exclude child custody, child visitation, child support and alimony matters.)

* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

Telephone Legal Access Services

We will pay the attorney fees of a **Telephone Legal Access Law Firm** as defined below for **Telephone Legal Access Services** provided by a **Telephone Legal Access Law Firm** while your **Certificate** is in effect.

“Telephone Legal Access Law Firm” - means an independent law firm that has entered into a written agreement with us to provide **Telephone Legal Access Services** to you within the territory of the United States.

“Telephone Legal Access Services” - means the type of **legal services** which, within the applicable standard of professional care and conduct, may be rendered by the **Telephone Legal Access Law Firm** in one or more telephone conversations with a client and which may be connected with other **legal services** based on telecommunication which are specifically listed below.

Coverage

You will receive:

Attorney Fees

Toll-free telephone advice on how the law relates to **your** personal legal matter and which action may be taken.

PAID IN FULL

Follow-up correspondence and telephone calls to third parties related to **your** personal legal matter.

PAID IN FULL

Specific document preparation and document review.

PAID IN FULL

You will receive legal assistance from the **Telephone Legal Access Law Firm** for the preparation or review of a: Standard Will or Codicils.

PAID IN FULL

Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.

CONDITIONS

Policy Period and Territory

This policy applies to **insured events** which occur worldwide while your **Certificate of Insurance** is in effect. If an **insured event** occurs outside the United States **indemnity benefits** apply.

Any **insured event** which occurs prior to the **effective date** of an **insured** will be considered excluded and no **benefits** will apply.

Eligibility

Each eligible person as described in the Declarations, who is registered with us, and for whom a premium is paid, shall become an **insured** on the **effective date**.

Cancellation and Termination

The **policyholder** may cancel this policy during the term defined in the Declarations at any time for any reason. We will not cancel this policy during the term defined in the Declarations except for fraud or for the

failure to pay premium due. **We** will give **you** ten (10) days notice of cancellation for nonpayment of premium and forty-five (45) days notice of cancellation for any other reason.

If the **named insured** ends employment or membership in the group to which this policy is issued (except upon the **named insured's** death), or the policy is canceled by the **policyholder**, **your** coverage will cease at the end of the term for which premium has been paid.

In the event of cancellation, **we** will mail a refund of any unearned premium within fifteen (15) days after the effective date of cancellation.

Conversion

You may continue insurance when **you** no longer qualify as an employee of the **policyholder** or as a member of the group to which this policy is issued. **You** must notify **us** within ninety (90) days of this disqualifying event to make arrangements for premium payment. Payment of premium is required from the last date of **your** eligibility under this policy.

Coordination of Benefits

This policy coordinates **benefits** as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this policy does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this policy.

Payment Limitations

You may not make claims under separate **benefits** for one legal matter.

Notice of Claim, Proof of Expense Incurred and Payment of Claim

You or **your** representative must submit a written notice of claim to **us** within one year after the **insured event**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed.

You are responsible for verifying **your** legal matter is covered under **your** legal plan with **us** prior to receiving **legal services**. **You** will be responsible for payment to the attorney at their usual and customary rate if **your** matter is not covered.

You must give **us** all information **we** request with respect to the circumstances of an **insured event** or **service** provided. **We** have the right to withhold **benefits** if the requested information is not provided to **us**.

Fraud

We do not provide **benefits** for **you** if **you** have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** insurance.

Subrogation

We may require **you** to assign all rights of recovery of legal fees to the extent that payment is made by **us**. If an assignment is sought, **you** must cooperate with **us**.

Relation of the Parties

You have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us** or the **policyholder**. **We** and the **policyholder** shall at no time control or interfere with the performance of the attorney and **we** do not guarantee the skill of the attorney. Any payment to a **network attorney** for **legal services** is **our** responsibility up to **your** policy limits.

Grievances

If **you** have a problem with a **Network Attorney** in the handling of a legal matter covered under this insurance policy, contact **us** for assistance in resolving **your** issue.

You have the right to file a complaint with the State Bar about **your** attorney at any time.

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in legal matters where **you** wish to take action against a party, regardless of whether the matter proceeds to **you** filing a lawsuit against the other party, and the amount **we** pay for **your legal services** exceeds the **amount in dispute**, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.



SERVICE PLAN

City of Tallahassee Legal Expense Service Plan

**ARAG Services, LLC, 500 Grand Avenue, Suite 100, Des Moines, Iowa 50309
800-247-4184 ARAGlegal.com**

ARAG Services, LLC as plan administrator, will provide the services described in this document (hereinafter referred to as the "plan") in compliance with all provisions herein in return for plan member's service fee. This plan incorporates any and all terms and provisions of the plan member's Certificate of Insurance. If the named plan member purchased only individual membership the services described below will be available only to him/her.

TERMS AND CONDITIONS

This plan may be amended or changed at any time by written agreement between the plan sponsor and us.

Any terms of this plan which are in conflict with any state or federal law are amended to conform to all applicable federal or state regulations.

We do not provide services for you if you have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to your membership or the plan.

SERVICES

REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney's normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of the Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney's normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.

REDUCED CONTINGENCY FEES

If your legal matter is not covered under your insurance policy and is not listed under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved during or after trial, or will not exceed 40% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.

FINANCIAL EDUCATION AND COUNSELING SERVICES

This service provides you toll-free telephone access to Financial Counselors. Financial Counselors who can address your questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools.

Financial information and services include:

- | | |
|--|-----------------------|
| General financial planning counseling sessions | Insurance |
| Cash and debt management | IRAs and 401(k)s |
| Savings and budgeting | Student loans |
| Asset allocation | Mortgage education |
| Credit reports | Investments and Risks |

You can also visit a financial education website which provides educational resources to help you establish a plan for reaching your goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing your personal action items.

IDENTITY THEFT PROTECTION

A service that gives you access to:

Toll-free legal advice from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused.

Identity Theft Materials, including:

An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,

An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,

A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,

An Identity Theft Affidavit to help you report your identity theft to necessary parties.

Identity Theft Specialists who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.

Full-Service Identity Restoration: Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.

Lost Wallet Services: Certified Identity Theft Restoration Specialist assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.

Identity Theft Insurance: Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (The Identity Theft insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.)

In order to use the following services, you will need to log in and establish an online monitoring account.

Single-Bureau Credit Monitoring: Services designated to track and immediately inform you of any activities or changes to your credit - including loan applications, credit card activations, delinquencies, etc.

Internet Surveillance: Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold.

Change of Address: Services that monitors address change requests with the United States Postal Services.

Child Monitoring: Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.

IMMIGRATION

A service that gives you toll-free access to Telephone Network Attorneys for:

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

For additional immigration services, Network Attorneys provide a reduced rate of at least 25% off their normal rates for any representation-based immigration services. Network Attorneys will bill the member directly.

LEARNING CENTER

Learning Center – Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:

Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.

Understand how the legal insurance plan works and the coverages, services and resources it provides.

DIY DOCS®

Do-It-Yourself Legal Documents - Online access to documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

Automobiles

Caregiving

Estate Administration

Childcare

Residential Contractor

Finances

Easy-to-Use Interactive Document Assembly Tool: Helps you efficiently create your own documents by asking simple questions.

My Documents: Online document storage and 24/7 access to create, update, retrieve and print your documents.

Legacy Planning: Create essential legal documents yourself with the help of DIY Docs, including:

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

CAREGIVING SERVICES

Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

Caregiver Support Services - As a member, you have toll-free access to a Care Advocate, who will:

Answer your eldercare-related questions, assess eldercare need and help you develop a care plan.

Send you a **customized information guide** that contains lists of assisted living facilities, nursing homes or home health care agencies - including comparative quality-of-care ratings and reports on thousands of facilities and agencies - along with helpful eldercare information.

Give you access to the nation's most comprehensive eldercare database with more than 90,000 long term care providers.

Conduct searches to determine the availability and rates of assisted living facilities, nursing homes, home health care agencies and adult care providers. Advocate will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

Caregiving Guidebook - As a member, you have access to a "go-to" guidebook providing you with the tools and resources needed to take a proactive approach in your caregiving role.

TAX SERVICES

This service provides you with year-round access to experienced tax specialist. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Discounted personal tax return preparation

EXCLUSIONS

The plan services do not include:

1. Matters against us, the **named plan member** or the **plan sponsor**.

2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.