

## Your Legal Insurance Plan: Learn About These New Features!

As we near open enrollment, it's a great opportunity to learn more about the value your benefits provide — including your legal insurance plan from ARAG®. It offers you access to a nationwide network of attorneys and Network Attorney fees that are **100% paid-in-full** for most legal matters. What's even better, when you enroll now, you'll benefit from these plan updates:

- **Lower rates for the upcoming plan year – with the same great level of service!**
- **New enhancements for even broader legal coverage, including:**
  - Credit Records Correction
  - Post Decree Modification (*up to 8 hours*)
  - Refinancing of Primary Residence
  - Tax Services\*
  - Property Tax
  - State Tax Audit

### For Additional Information

- Call the ARAG Customer Care Center toll-free at **800-247-4184**.
- Visit the ARAG Legal Center for more plan details at [ARAGLegalCenter.com](http://ARAGLegalCenter.com).

Follow us @ ARAGlegal



\*There is a \$50 cost for each tax preparation (federal or state). Tax preparation is limited to returns that include forms 1040, 1040A or 1040EZ including Schedule A (Itemized Deductions), Schedule B (Interest and Ordinary Dividends) and Schedule D (Capital Gains and Losses). Returns with additional schedules shall be prepared and billed at a rate of \$60 per hour.

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.

# Legal Insurance from ARAG®

Designed for City of Tallahassee



## 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 individually credentialed attorneys** who can advise and represent you.



**Telephone Advice:** You can call a Network Attorney for **unlimited legal advice** to help prepare specific 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 350+ legally valid documents, including state-specific templates online.



Most covered legal matters are **100% paid-in-full** when you work with a Network Attorney.

## How Much Can You Save?

Common Legal Issues:	Attorney Fees @ 343/hr. <sup>1</sup>	Network Attorney Fees with ARAG <sup>2</sup>
Debt Collection Issues	<del>\$2,573<sup>3</sup></del>	\$0
Neighbor Dispute	<del>\$2,230<sup>3</sup></del>	\$0
Purchase a Home	<del>\$2,144<sup>3</sup></del>	\$0
Will Preparation	<del>\$1,458<sup>3</sup></del>	\$0
Bankruptcy	<del>\$3,087<sup>3</sup></del>	\$0
Traffic Ticket	<del>\$1,115<sup>3</sup></del>	\$0

<sup>1</sup>Average 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. <sup>2</sup>Attorney fees are 100% paid in full when using an ARAG Network Attorney for a covered legal matter. <sup>3</sup>Attorney 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.

## What Does it Cost?

UltimateAdvisor®

**Individual:** \$19.18 Per Month

**Family:** \$25.30 Per Month

## 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.\* This service can track changes to your credit file and online identity and you're notified of suspicious activity.



800-247-4184

ARAGLegalCenter.com, access code 10180cot

# Legal Insurance from ARAG®

Designed for City of Tallahassee



## 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](http://ARAGLegalCenter.com), Access Code 10180cot.

### 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

You may be eligible to receive a minimum **25% reduced fee** off a Network Attorney's normal hourly rate for any other non-covered, non-excluded issues.

*But wait, there's more!*

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

- **Caregiving Services** direct from eldercare experts.
- Coverage for **Child Support, Child Custody** and **Alimony**
- **Other Coverage - 4 more hours** for all other non-covered, non-excluded personal legal matters.
- **Tax Services**, whenever you need expert tax advice and related services, call for a one-on-one consultation with an experienced, professional tax specialist.
- Coverage for **Trusts**



For more information call 800-247-4184 or visit [ARAGLegalCenter.com](http://ARAGLegalCenter.com), access code 10180cot

## Top Plan Uses:

1

### Consumer Protection

Get advice from a Network Attorney for legal issues/problems with auto repairs, contractors, buying a car or addressing other types of fraud.

2

### Estate Planning

Meet with a Network 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 reviews from real plan members at [ARAGLegalCenter.com](http://ARAGLegalCenter.com)

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

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# Additional Services

## Extra Protection. Added Relief.



### Trusted Guidance and Direction for Your Employees

Through the ARAG® legal plan employees can rely on additional services to provide the protection and answers they need to help navigate through life's planned and unplanned events — reducing the impact these matters have on their productivity.

 <h4>Financial Education &amp; Counseling Services</h4> <p>✓ <b>Members call a Financial Counselor toll-free for information and advice on the following topics:</b></p> <ul style="list-style-type: none"> <li>– General financial planning and counseling services</li> <li>– Education regarding federal tax information</li> <li>– Assistance with a debt management plan that includes help consolidating bill payments and negotiating with creditors to lower payments</li> <li>– Information regarding IRAs and 401(k) plans</li> <li>– Access to online financial tools, calculators and worksheets</li> </ul>	 <h4>Caregiving Services</h4> <p>✓ <b>To help members prepare for the commitment of caregiving and provide the best care possible for a parent or grandparent, the following services are available:</b></p> <ul style="list-style-type: none"> <li>– Toll-free telephone access to Network Attorneys</li> <li>– Annual legal check-up</li> <li>– Reduced-fee services for legal assistance/elder law issues</li> <li>– Toll-free access to Eldercare Specialists</li> <li>– Online caregiving resources, including access to an eldercare database</li> <li>– Negotiate discounts for facilities when available</li> </ul>
 <h4>Identity Theft Protection</h4> <p>✓ <b>Identity theft protection offers additional resources to help protect personal identity and information, and services to help deal with identity theft in case it happens. Members will have access to:</b></p> <ul style="list-style-type: none"> <li>– \$1 million identity theft insurance*</li> <li>– Full-service identity restoration</li> <li>– Internet surveillance</li> <li>– Single-bureau credit monitoring</li> <li>– Lost wallet services</li> <li>– Child data monitoring</li> </ul>	 <h4>Tax Services</h4> <p>✓ <b>Member can call toll-free for a one-on-one consultation if they have questions or need advice regarding personal, non-business related tax matters. Services include:</b></p> <ul style="list-style-type: none"> <li>– Tips for state or federal filing of personal taxes</li> <li>– Explanation of tax law changes</li> <li>– Research on complex personal tax matters</li> <li>– Advice regarding IRS audits and notifications</li> <li>– Review of last year's personal tax return</li> <li>– Discounted personal tax return preparation</li> </ul>

*Discover the value that additional plan services provide your employees. Call us today to learn more!*



For more information call 800-247-4184 or visit  
[ARAGLegalCenter.com](http://ARAGLegalCenter.com) and enter Access Code: 10180cot

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# Identity Theft Benefits



## Identity Theft Coverage Descriptions

- ✓ **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 the member's identity.
- ✓ **Full-Service Identity Restoration**: Identity Theft Restoration Specialists are available to provide you full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.
- ✓ **Internet Surveillance**: The capability to monitor thousands of websites and millions of data points throughout the Internet to see if your personal information is being traded and/or sold. If a match is found, you will be alerted to take action. Common information often tracked online includes:
  - Social Security Number
  - Medical Identification Numbers
  - Driver's License Number
  - Email Addresses
  - Credit Card Numbers
  - Passport Number
  - Telephone Numbers
  - Bank Account Numbers
- ✓ **Single-Bureau Credit Monitoring**: Services that monitor and inform you of changes to your credit report.
- ✓ **Lost Wallet Services**: Certified Identity Theft Restoration Specialists 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 Case Managers**: Help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.
- ✓ **Toll-Free Legal Advice from an Attorney**: Toll-free legal advice from a Network Attorney to assist with legal-related problems that the theft of your identity may have caused.
- ✓ **Prevention and Recovery Tools**: An Identity Theft Prevention Kit, an Identity Theft Victim Action Kit to help if you become an identity theft victim, a tracking document to help you keep track of phone calls, e-mails and letters for attorneys and an Identity Theft Affidavit to help you.
- ✓ **Child Monitoring**: Services that enable parents or guardians to monitor minor's information for signs of 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.



For more information call 800-247-4184 or visit  
[ARAGlegalcenter.com](http://ARAGlegalcenter.com) and use access code 10180cot

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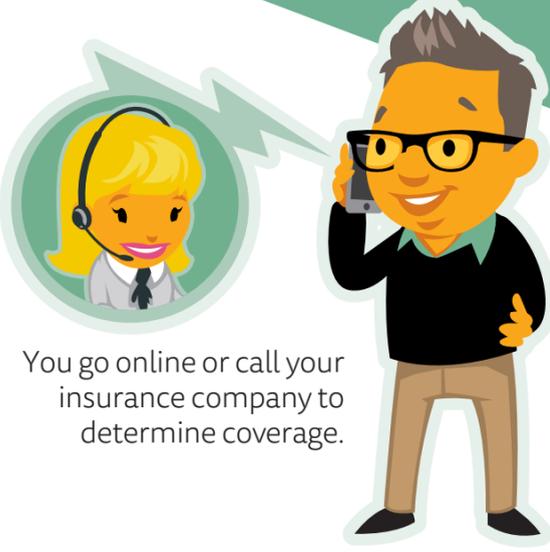
\*Eligibility, coverage, limitations, and exclusions are governed by a separate coverage document. For details, please see the identity theft plan summary available on [ARAGLegalCenter.com](http://ARAGLegalCenter.com) or by calling ARAG.

# How Legal Insurance Works Compared to Health Insurance

You have a **legal** issue that needs to be addressed by an **attorney**.

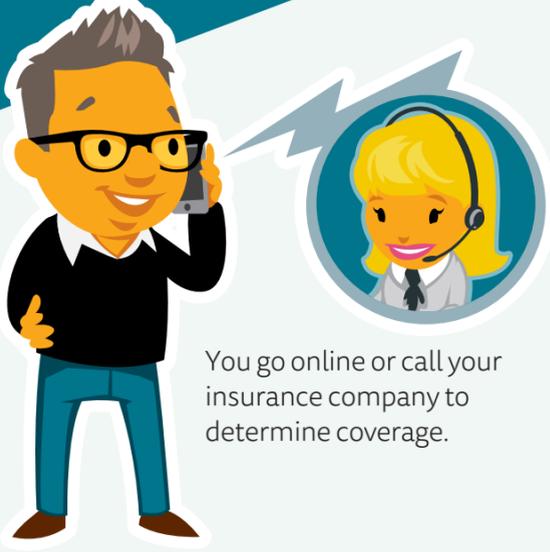
You have a **medical** issue that needs to be addressed by a **doctor**.

1.



You go online or call your insurance company to determine coverage.

2.



You go online or call your insurance company to determine coverage.



You are provided information for local **attorneys** in your network that can help you.

3.



You are provided information for local **doctors** in your network that can help you.



You consult with one of the **attorneys** in the network in the office or over the phone.

4.



You consult with one of the **doctors** in the network in the office or over the phone.



You and your **attorney** figure out next steps, such as legal paperwork, a trial or follow-up appointments.

5.

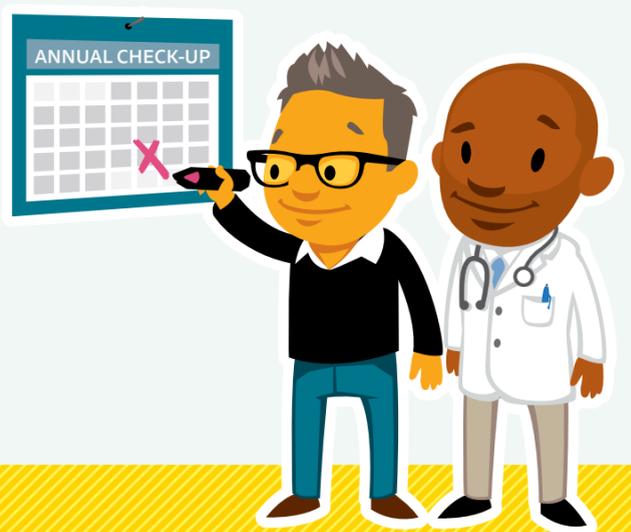


You and your **doctor** figure out next steps, such as prescription drugs, surgery/medical procedures or follow-up visits.

You may want to schedule an annual check-up with your **attorney** to review your legal matters and work to prevent serious legal issues from affecting you or your loved ones.

6.

You may want to schedule an annual check-up with your **doctor** to review your health and work to prevent medical issues.



## About ARAG

ARAG® ([www.ARAGlegal.com](http://www.ARAGlegal.com)) is a leader in legal insurance. It provides people with affordable and reliable legal counsel for everyday life matters. The company has an international premium base of more than \$2 billion and protects 15.5 million individuals and their families worldwide.

# The Legal Needs LIFE CYCLE

ARAG

People of all ages and circumstances have legal needs. Throughout your life, you will most likely encounter many legal matters. Check out how your legal needs may change with age.



## Age 11: Identity theft

Children are targeted 35 times more than adults as victims of identity theft because they have no credit history.<sup>1</sup> If your child's identity is stolen, an attorney can help defend you from financial losses.

## Age 14: Bullying and cyberbullying

More than 3.2 million students are victims of bullying every year.<sup>2</sup> If law enforcement becomes involved, you will want an attorney to look out for your child's best interests.

## Age 19: Underage drinking

If you drink before you're 21 or are caught at a party with alcohol, you can be arrested, fined or face expulsion from school. An attorney will advocate for your best interests, as something like this can have long-lasting effects on your future.

## Age 25: Starting a family

Having a will is crucial for those with kids under the age of 18. If you don't name a legal guardian, the state chooses one for you in the event of the death of both parents.



## Age 38: Debt issues

Maybe, like many Americans, you are dealing with massive student loan or credit card debt. Some debt collectors will use unethical and even illegal tactics. An attorney can help you understand your rights.

## Age 48: Caring for an aging parent

While a fulfilling job, caregiving can also be stressful and time-consuming. Work with an attorney to help your parent prepare legal documents so that you save on stress and time.



## Age 65: Estate planning

By now you should have a plan (including a will or trust and end of life documents) in place, and be regularly revisiting that plan. Make updates based on changes in your life (such as births, deaths, divorces, etc.).

## Age 70: Identity Theft

Criminals see older adults as perfect targets. You often have large savings or retirement accounts and visit medical facilities more often, which gives people easier access to records that include sensitive personal information.



## Age 17: Traffic tickets and moving violations

Half of all teens get in a car crash before they graduate high school.<sup>3</sup> Moving violations and accidents can carry steeper penalties for teens, especially if they are still on a restricted license.

## Age 21: Dispute with a landlord

Lots of young adults share their first apartments or homes, which can cause a variety of legal and financial issues with the lease. An attorney's guidance can go a long way in coming to a fair and amicable resolution.

## Age 30: Divorce

No one who gets married plans to get divorced. But if you find yourself in that situation, the sooner you contact an attorney the better. He or she can talk you through the process and help you avoid costly mistakes.

## Age 32: Buying a house

For most of us, our home is our biggest investment. Ignorance of the laws could cost you, so you want a real estate agent and attorney who can walk you through the process.



## Age 42: Home renovations

If you decide to work with a contractor, you will want to create a written legal contract that sets expectations. Then if problems arise, an attorney can better protect your assets.

## Age 55: Preparing advance directives

As you age, it is important to have estate planning documents in place (beyond a simple will or trust) that authorize people to make financial, legal and medical decisions on your behalf.

## Age 60: Settling a loved one's estate

When a parent or loved one names you executor of their estate, it can feel like an overwhelming responsibility. You'll want to consult with a probate lawyer who can advise you.



## Get Legal Help Whenever You Need It

There are going to be many situations through the years where you could benefit from an attorney's assistance. Sign up for an ARAG legal insurance plan and, when you experience a legal issue, ARAG pays 100 percent of Network Attorney fees for covered (and not excluded) matters.

<sup>1</sup>Child Identity Theft Report." AllClear. 2012.

<sup>2</sup>www.dosomething.org/us/facts/11-facts-about-bullying

<sup>3</sup>National Safety Council. "A Teen's Biggest Safety Threat is Sitting on the Driveway." 2015. www.nsc.org/learn/NSC-Initiatives/Pages/teen-driving.aspx



## **Group Legal Insurance Certificate and Service Plan**

**Important:**

For purposes of the City of Tallahassee **certificate**, the **Policyholder** has defined eligible dependents to mean: Children under the age of 26 regardless of marital status.

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# **CERTIFICATE OF INSURANCE**

**City of Tallahassee  
Legal Expense Insurance Plan**

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## DEFINITIONS

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**"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 one or more disputed material issues must be litigated, determined and resolved through court, mediation, arbitration, or administrative proceedings; or substantial negotiation of opposing position is required to resolve the action.

**"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 as 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.

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

**"LEGAL SERVICES"** – time spent by an 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.

**"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.

“**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.

“**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 without court intervention, mediation, arbitration, or substantial negotiation of opposing position.

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

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

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## IN-OFFICE LEGAL BENEFITS

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**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.

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## HOW TO OBTAIN IN-OFFICE LEGAL SERVICES AND COURT REPRESENTATION

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**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 [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.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 attorney. If not, the 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 [www.ARAGLegalCenter.com](http://www.ARAGLegalCenter.com).

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Uncontested Adoption</b>		
<b>Legal services</b> <sup>1</sup> in an <b>uncontested</b> adoption for an <b>insured</b> to become an adoptive parent(s).	PAID IN FULL	\$ 300*
<sup>1</sup> In international adoptions, where a foreign attorney is necessary, <b>you</b> are eligible to receive indemnity reimbursement in addition to the <b>benefits</b> available in the United States.		
<b>Contested Adoption</b>		
<b>Legal services</b> <sup>1</sup> in a <b>contested</b> adoption for an <b>insured</b> to become an adoptive parent(s).	PAID IN FULL	\$ 300*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

<sup>1</sup>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.

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Bankruptcy</b>		
<b>Legal services</b> for an <b>insured</b> up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post-confirmation amendments.		
Chapter 7	PAID IN FULL	\$ 780*
Chapter 13	PAID IN FULL	\$ 1,020*
<b>Uncontested Guardianship/Conservatorship</b>		
<b>Legal services</b> in an <b>uncontested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 300*
<b>Contested Guardianship/Conservatorship</b>		
<b>Legal services</b> in a <b>contested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.		
	PAID IN FULL	\$ 540*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Building Codes</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action for permit or code violations relating to the renovation and/ or improvement of <b>your</b> existing <b>primary residence</b> .		
	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Caregiving Services - Advice</b>		
Telephone access for <b>you</b> to obtain legal advice and consultation on how the law relates to <b>your</b> parents/grandparents legal matters and which actions may be taken.		
	PAID IN FULL	N/A

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<p><b>Caregiving Services - Annual Check Up</b>  <b>Legal services</b> for <b>you</b> and <b>your</b> parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of <b>your</b> parent/grandparent and discuss any changes in their situation and potential legal implications.</p> <p>This <b>benefit</b> is limited to one usage per family per <b>certificate year</b>.</p>	PAID IN FULL	\$ 60*
<p><b>Child Support Enforcement - 8 hours</b>  <b>Legal services</b> for an <b>insured</b> for a motion brought by <b>you</b> to enforce a final decree for child support.</p>	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*
<p><b>Defense of Civil Damage Claims</b>  <b>Legal services</b> for an <b>insured</b> in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims which are covered by other insurance.</p>	PAID IN FULL	\$ 600*
<p><b>Trial</b> for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p><b>Trial</b> starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***
<p><b>Consumer Protection</b>  <b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer <b>goods</b> or <b>services</b> and/or residential contractor disputes.</p>	PAID IN FULL	\$ 600*
<p><b>Trial</b> for three (3) days or less</p>	PAID IN FULL	\$ 1,200**
<p><b>Trial</b> starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<p><b>Criminal Misdemeanor Defense</b>  <b>Legal services</b> for an <b>insured</b> 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.</p>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<p><b>Defense of Debt Collection</b>  <b>Legal services</b> for an <b>insured</b> as the defendant in a legal action related to consumer <b>goods</b> or <b>services</b>.</p>	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<p><b>Uncontested Divorce</b>  <b>Legal services</b> for the <b>named insured</b> in an <b>uncontested</b> divorce, a legal separation and/or an annulment of marriage.</p>	PAID IN FULL	\$ 480*
<p><b>Contested Divorce - 15 hours</b>  <b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.</p>	PAID IN FULL (up to 15 hours per <b>insured event</b> )	\$ 840*
<p><b>Document Preparation and Review</b>  <b>Legal services</b> for an <b>insured</b> for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, and Installment Contracts.</p>	PAID IN FULL	\$ 50 per document
<p><b>Protection from Domestic Violence</b>  <b>Legal services</b> for the <b>named insured</b> to obtain a protective order related to domestic violence.</p>	PAID IN FULL	\$ 300*
<p><b>Legal services</b> for an <b>insured</b> to obtain a protective order related to domestic violence when the opposing party is not an <b>insured</b> under the same <b>Certificate</b>.</p>	PAID IN FULL	\$ 300*

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Driving Privilege Protection (excluding DWI-related)</b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of <b>your</b> driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Driving Privilege Restoration (excluding DWI-related)</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding for the restoration of suspended or revoked driving privileges of an <b>insured</b> . (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 240*
<b>Easement</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your primary residence</b> .	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Estate Administration &amp; Estate Closing - 9 hours</b>		
<b>Legal services</b> for an <b>insured</b> in administering an estate where <b>you</b> have been named the executor.	PAID IN FULL (up to 9 hours per <b>insured event</b> )	\$ 540*
<b>Foreclosure</b>		
<b>Legal services</b> for an <b>insured</b> regarding foreclosure matters related to <b>your primary residence</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<b>Defense of Garnishment</b>		
<b>Legal services</b> for an <b>insured</b> in a legal action for a garnishment against <b>you</b> to collect a judgment related to <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
(Exclusion #3 as it relates to post judgment is waived for this <b>benefit</b> .)		
<b>Habeas Corpus Proceedings</b>		
<b>Legal services</b> for an <b>insured</b> in habeas corpus proceedings.	PAID IN FULL	\$ 300*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Mental Incompetency or Infirmity Proceedings</b>		
<b>Legal services</b> for an <b>insured</b> in defense of mental incompetency or infirmity proceedings.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>IRS Collection Defense</b>		
<b>Legal services</b> for an <b>insured</b> in defense against collection actions by the Internal Revenue Service (IRS) related to errors on <b>your</b> personal tax return where the initial written notice is received after <b>your effective date</b> and while <b>your Certificate</b> is in effect.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>IRS Audit Protection</b> <b>Legal services</b> for an <b>insured</b> involving Internal Revenue Service (IRS) audits related to <b>your</b> personal tax return where the initial written notice is received after <b>your effective date</b> and while <b>your Certificate</b> is in effect.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Juvenile Court</b> <b>Legal services</b> for an <b>insured</b> child charged with a crime (except those involving traffic matters) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this <b>benefit</b> will cease as of the date of the removal.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Minor Traffic - Broad (excluding DWI-related)</b> <b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of <b>your</b> driving privilege. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	PAID IN FULL	\$ 180*
<b>Name Change</b> <b>Legal services</b> for an <b>insured</b> to legally change his/her name.	PAID IN FULL	\$ 240*
<b>Neighbor Disputes</b> <b>Legal services</b> for an <b>insured</b> with a neighbor as a plaintiff or defendant in a dispute related to <b>your primary residence</b> , including boundary or property title disputes.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Neighbor Disputes - Secondary Residence</b>		
<b>Legal services</b> for an <b>insured</b> in a dispute with a neighbor as a plaintiff or defendant related to <b>your</b> secondary residence, including boundary or property disputes.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>General In Office Services - 4 hours</b>		
<b>General in office legal services</b> from the date the attorney is retained. <b>(THIS BENEFIT IS LIMITED TO 4 HOURS PER FAMILY PER CERTIFICATE YEAR.)</b>	4 hours	\$ 240*
<b>Parental Responsibilities</b>		
<b>Legal services</b> for an <b>insured</b> in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding <b>your</b> parental responsibilities for an <b>insured</b> child.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Personal Property Protection</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding contracts or obligations for the transfer of <b>your personal property</b> or <b>your personal property</b> rights.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Post Decree Defense - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a motion brought against <b>you</b> to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*
<b>Post Decree Enforcement - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a motion brought by or against <b>you</b> to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Prenuptial Agreements</b> <b>Legal services</b> for an <b>insured</b> for the preparation of a premarital or anti-nuptial agreement.	PAID IN FULL	\$ 300*
<b>Refinancing - Primary Residence</b> Advice and review of relevant documents regarding <b>refinancing</b> of the <b>named insured's primary residence</b> .	PAID IN FULL	\$ 120*
<b>Purchase/Sale of Secondary Residence</b> <b>Legal services</b> for an <b>insured</b> for the purchase or sale of <b>your</b> secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 360*
<b>Purchase of Real Estate</b> <b>Legal services</b> for an <b>insured</b> for the purchase of <b>your primary residence</b> for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 360*
<b>Real Estate Disputes</b> <b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of <b>your primary residence</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Real Estate Disputes - Secondary Residence</b> <b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <b>your</b> secondary residence.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Sale of Real Estate</b>		
<b>Legal services</b> for an <b>insured</b> for the sale of <b>your primary residence</b> for the review and preparation of documents including the contract for sale and attendance at closing.	PAID IN FULL	\$ 360*
<b>School Administrative Hearings</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Small Claims Court</b>		
<b>Legal services</b> for an <b>insured</b> to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	\$ 120*
<b>Legal services</b> for an <b>insured</b> 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	\$ 240*
(Exclusion #3 as it relates specifically to small claims matters does not apply to this benefit.)		
<b>Social Security/Veterans/Medicare</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Tenant Matters</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant with <b>your</b> landlord as tenant of <b>your primary residence</b> , including but not limited to, eviction and security deposit disputes.	PAID IN FULL	\$ 240*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Irrevocable Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone irrevocable trust.	PAID IN FULL	\$ 180*
<b>Revocable Living Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable living trust.	PAID IN FULL	\$ 180*
<b>Wills &amp; Durable Power of Attorney</b>		
Individual will or husband and wife will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 150
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document
		\$ 60 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 35 single document
		\$ 50 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 35 single document
		\$ 50 spousal documents
<b>Zoning and Variances</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <b>your primary residence</b> .	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **Non-Network Attorney Indemnity Benefits** are \$60 per hour up to the stated amount

\*\* **Trial Indemnity Benefits** are (\$200 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.

**Telephone Legal Access Services** cannot be provided for:

matters which, in the opinion of the **Telephone Legal Access Law Firm**, may not ethically or appropriately be handled over the telephone.

matters which require, in **your** and/or the **Telephone Legal Access Law Firm’s** opinion, **your** personal presence in an attorney’s office or **your** direct and personal representation by another attorney.

matters for which **you** have already received advice from another attorney.

matters outside the jurisdiction of the United States of America.

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## CONDITIONS

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### 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 date assigned by **us**.

### Cancellation and Termination

Neither **we** nor the **policyholder** will 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.

### Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or domestic partner and the **insured** dependents continues for the remainder of the current **Certificate Year**. **We** waive further premium payments during this time.

Should a **named insured** be called to active duty for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or domestic partner and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder**.

### 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 twenty (120) 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**.

### **Concealment or 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.

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## **EXCLUSIONS**

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**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, **your** role as an officer or director of an organization, and patents or copyrights.

3. **Legal services** in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in **your** state.
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff 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.



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# **SERVICE PLAN**

**City of Tallahassee  
Legal Expense Service Plan**

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**ARAG Services, LLC, 400 Locust, Suite 480, Des Moines, Iowa 50309  
800-247-4184 [www.araggroup.com](http://www.araggroup.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.

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## **TERMS AND CONDITIONS**

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This plan may be amended or changed at any time at renewal upon prior written notice by us.

We may, at any time during the term of this plan, increase the amounts payable provided any such increase does not affect the amount of the service fee for the term then in effect.

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.

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## SERVICES

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### **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 Reduced Fee 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 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.

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 Reduced Fee 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 Reduced Fee Network Attorney.

### **REDUCED CONTINGENCY FEES**

This service provides you access to 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 or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal.

## **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	Federal tax information and education
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 Case Managers** 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. (Eligibility, coverage, limitations and exclusions are governed by a separate Master Policy. Please see the Identity Theft Plan Summary 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.

**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.

## **LAW GUIDE**

**Law Guide** – An extensive library of easy-to-understand legal articles to help you research your legal situation.

Provides overviews of general areas of law including, but not limited to, estate planning, consumer matters and family law.

Gives specific information on legal issues including, but not limited to, wills, divorces and child custody matters.

## **DIY DOCS®**

**Do-It-Yourself Legal Documents** - Online access to more than 300 state-specific 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

Marriage

Real Estate

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.

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## **EXCLUSIONS**

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The plan services do not include:

1. services for matters against us, the plan sponsor and/or your employer.
2. matters arising out of your profession, business interests, occupation, employment, workers or unemployment compensation, relocation required by an employer, patents or copyrights.
3. legal representation deemed by the providing attorney to be lacking merit, or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
4. services for the benefit of a person other than you.

**Telephone Legal Advice and Consultation services are excluded for:**

1. matters which require, in your and/or the Telephone Attorney's opinion, your personal presence in a firm's office or your direct and personal representation by another attorney or accountant.

2. immigration assistance services unless those services are specifically listed in your service agreement.
3. services for a person other than the Named Plan Member against the interests of another plan member.
4. matters outside the jurisdiction of the United States of America.