

# Services for Parents and Grandparents

Protection for You and Your Loved Ones



Legal Insurance

As your parents and grandparents age and deal with health issues, odds are good that you will play a part in providing care. Balancing work and taking care of loved ones can be overwhelming. That's why we offer the following services to help you be there for loved ones:

## Professional Legal Services from ARAG® Network Attorneys

- ✓ **Legal Advice:** Your parents/grandparents have access to telephone network attorneys to address elder law issues, such as Medicare eligibility, Social Security, estate planning, real and personal property, deeding and consumer protection issues.
- ✓ **Annual Legal Check-Up:** Once a year, your parent/grandparent can meet with a network attorney at no cost for advice about their own personal legal needs and discuss any changes in their situation and potential legal implications.
- ✓ **Reduced Fee Services:** Your parents/grandparents can meet with a network attorney and receive at least 25% off their normal rates for most elder law issues.

## Caregiving Services

Get access to personalized guidance from expert Care Coaches, digital educational and support tools and an integrated care provider support network and community to assist you with your caregiving needs.

Caregiving services assists you and your family in finding adult and senior care, empowering you to:

- ✓ **Gain access to personalized content and digital resources:** Answer a few simple questions to optimize your experience with tailored insights, services and learning resources for informed caregiving decisions based on your needs.
- ✓ **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever you are on your caregiving journey, Care Coaches can help you:
  - Understand and identify the appropriate care options for your loved ones, including in-home care, nursing homes and assisted living, confirming availability, assistance with the application process, validating licensure and certifications and identifying pricing, costs and payment obligations.
  - Sort through the essential financial resources, including health and long-term care insurance, Medicare, Medicaid and VA benefits.
- ✓ **Plan and manage care:** Use the robust mobile landing page and app to create and share caregiver support plans, upload and track important legal documents, providers, medications and coordinate with your care team of friends, family and professionals.

With these caregiving services, you can get support, resources and guidance on topics like chronic diseases, mental health, home and facility-based care, financial needs and end-of-life planning.

For more information, call 800-247-4184. Or visit [ARAGlegal.com/plans](https://ARAGlegal.com/plans), access code 10180cot

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.

# Legal Insurance from ARAG



## WHAT IS LEGAL INSURANCE?

Legal insurance helps you plan for the good times in life, like welcoming a child into your family and updating your will. It's also there to help you through life's struggles, like when kids make mistakes, you get caught speeding or true love just doesn't work out.

## WHAT DOES LEGAL INSURANCE COVER?

A 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 Matters

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

### Criminal Situations

- Juvenile
- Parental responsibility

### Family Law Events

- Adoption
- Domestic partnership
- Guardianship/conservatorship
- Name change
- Pet-related matters and damages
- Pre-marital agreements
- Divorce

### General Needs

- Credit records correction
- Document review
- Document preparation

### Finance, Tax & Debt-Related Matters

- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt
- Tax audit

### Home Ownership or Renter Matters

- Boundary disputes
- Buying and selling a home
- Contractor issues
- Contracts/lease agreements
- Deeds
- Foreclosures or evictions
- Disputes with a landlord
- Neighbor disputes
- Property title disputes
- Real estate disputes

### Traffic Troubles

- License suspension/revocation
- Traffic tickets

### Wills & Estate Planning Needs

- Funeral directives
- Powers of attorney
- Wills
- Trusts

## WANT MORE INFORMATION?



For specific details about your plan, and to view a complete list of coverages, visit [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo) and enter Access Code: **10180cot**



To talk with someone, call ARAG at **800-247-4184**

## WHAT DOES IT COST?

### UltimateAdvisor®

Individual: **\$18.50 monthly**

Family: **\$24.38 monthly**

## HOW LEGAL SHOWS UP IN YOUR LIFE

Most consumers believe legal troubles are rare, once-in-a-lifetime events. But they're far more common than you think.

**85%**  
of individuals experienced a legal event in the past three years.<sup>1</sup>

These events often have a considerable impact on one's finances or family.

## USING YOUR LEGAL PLAN IS EASY

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

## 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.



**We help connect you** with local attorneys – many who average 20+ years of experience.



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



Address your covered legal situations with a network attorney for **legal help and representation**.

ARAG Members rated network attorneys **9.2 out of 10** for **accessibility, responsiveness and professionalism**.<sup>2</sup>



## See What a Network Attorney Can Do for You

Whenever you face legal needs throughout life, your ARAG legal coverage is there for you. Network attorneys are available to answer your legal questions in person, virtually or over the phone for your immediate needs.

Connect with a network attorney who will:

- Review or prepare documents.
- Make follow-up calls or write letters on your behalf.
- Advise you on legal issues.
- Represent you – including if you go to court.

<sup>1</sup>ARAG Stress Research Study, general consumers and members with known legal issues, October 2022.

<sup>2</sup>2023 ARAG Member Satisfaction Survey.

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# Legal Needs Are In Your Future

**Not sure when you might need an attorney?** Check out these common legal needs you could encounter throughout your life.



**Everything in your life is connected by legal** — from the everyday to once-in-a lifetime. With legal insurance, network attorney fees are 100% paid in full for most covered matters.

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Get legal help whenever you need it.  
**ARAGlegal.com**



Legal Insurance

# Additional Services with UltimateAdvisor®

More Coverage Means Fewer Worries for You



Legal Insurance

Sometimes life comes with challenges like credit or debt problems, medical issues, identity theft or a loved one who needs care. Many times these situations are accompanied by legal issues. 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.



## Services for Parents and Grandparents

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

### Advice

Parents/grandparents have free access to telephone network attorneys to address elder law issues.

### Reduced Legal Fees

Parents/grandparents can receive at least 25% off normal network attorney rates for most elder law issues.

### Miscellaneous Legal Services

Receive up to four hours per year for your parent/grandparent to meet with a network attorney about miscellaneous legal issues.

### Caregiving Services and Resources

Get access to personalized guidance from expert Care Coaches, digital educational and support tools – including a library of content to further their care education, medication and provider tracking and resources to assist with planning and managing care.



## Financial Education and Counseling Services

The majority of U.S. consumers today face the challenges of being in debt while trying to save for the future. With this added service, members can call a professional 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

Talk to an accredited financial counselor to 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 previous year's personal tax return
- Discounted personal tax return preparation<sup>1</sup>

Common tax-related issues tax specialists address include:

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



## 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<sup>2</sup>

Receive coverage up to \$1 million for expenses and cash recovery 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

Be informed of changes to your credit file – including credit inquiries, new loans, new credit cards, delinquencies and more.

### Change of Address Monitoring

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

### Internet Surveillance

This service 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

Your minor children's personal information and Social Security numbers are tracked 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 reissue personal and financial documents such as credit cards, driver's license, Social Security cards and more.

### Senior Adult Services

Senior family members (up to 4 adults) are able to utilize these Identity Theft Protection benefits. Senior family members must be separately enrolled in identity theft monitoring services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

For more information, call 800-247-4184. Or visit [ARAGlegal.com/plans](https://ARAGlegal.com/plans), access code 10180cot

<sup>1</sup>There is a \$195 cost for each tax preparation which includes federal tax return, state tax return, local tax return and any additional tax preparation needs.

<sup>2</sup>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.

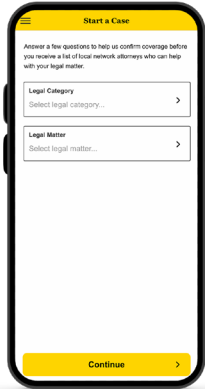
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# ARAG Legal App

Providing members a convenient place to turn when they need legal help.

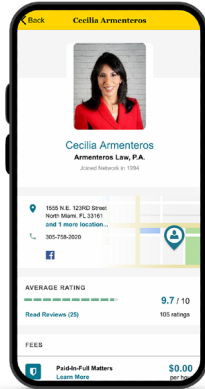


Legal Insurance



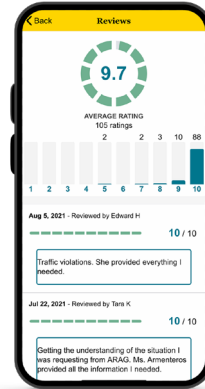
## Start a case:

Answer a few questions to help us confirm coverage and provide you information about local network attorneys who can help with your case.



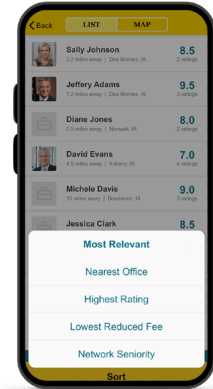
## Find an attorney:

Enter your location and a legal matter to view profile information for local network attorneys. You can also search by an attorney's last name.



## View attorney ratings and reviews:



See what other plan members have to say about their experience working with a network attorney.



## Sort attorney search:

These include ratings and reviews, office location, network seniority and reduced fee rate.

## Additional Features Include:

- **Face ID/Touch ID:** Provides secure access and quicker convenience to your account.  
- **Mobile ID:** Access your digital ARAG legal insurance identification details on the go.
- **Get Help:** Contact an ARAG Customer Care specialist directly from the app to get help with your coverage or claim questions.
- **DIY Docs®:** Create state-specific legal documents, such as a will or power of attorney.



Questions? Call 800-247-4184 for more information.

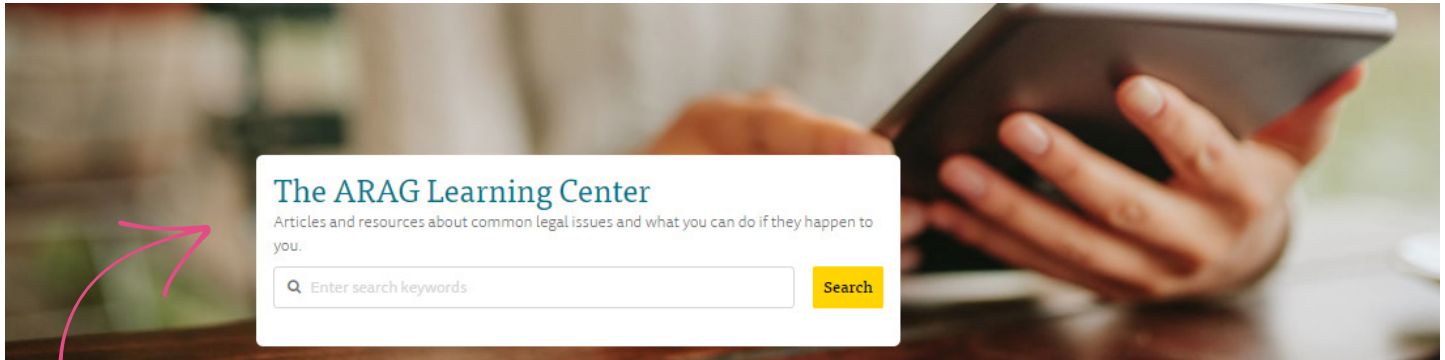
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# The ARAG Learning Center

Your trusted resource for understanding today's legal and financial matters.



Legal Insurance



## Resources for **ALL** employees

When you need to address everyday issues, you can count on year-round, free access to the Learning Center.

Rely on a variety of trusted tools and information, including:

- **Quick answers to your legal questions.** Whether you need to fight a traffic ticket or draft a prenuptial agreement, the Learning Center is full of educational articles, videos and guidebooks that provide information on how to handle legal matters.
  - Real estate matters, like buying or selling a home
  - Providing care for a family member
  - Financial challenges, like bankruptcy or debt collection
  - Working through a divorce and related family matters
  - Creating a will or trust to protect your loved ones
  - Preventing consumer fraud and identity theft
  - Selecting and working with an attorney
  - Landlord/tenant issues
  - Driving/traffic issues
  - And *much more!*
- **Personal Information Organizer.** Keep track of critical information, including legal documents, financial accounts, medical records and personal data — all in one place.
- **Access to a multi-part educational email series.** Sign up to get the ins and outs on a variety of legal matters delivered straight to your inbox.

*Legal happens — be prepared.*

ARAG® members and non-members can sign up for the email series and visit the Learning Center at any time.

Visit [ARAGlegal.com/plans/learning-center](https://ARAGlegal.com/plans/learning-center) and enter access code 10180cot or call 800-247-4184 for assistance.

*Already a member?* Log into [ARAGlegal.com/account](https://ARAGlegal.com/account) to view the Learning Center, confirm coverage and start a case, find an attorney and much more.

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# Diversity, Equity and Inclusion Benefits

## Legal Resources to Meet Your Needs



Legal Insurance

For more than 80 years, ARAG® has focused on providing access to justice for all. That's why we work hard to ensure your plan meets the needs of everyone, whether it's an employee with a disability, a veteran, a person who is LGBTQ+ or other underrepresented communities who encounter a situation that includes a legal element.

### Coverage for the LGBTQ+ Community



- ✓ Domestic Partnership Agreement
- ✓ Funeral Directive
- ✓ Gender Identifier Change
- ✓ HIPAA Authorization
- ✓ Hospital Visitation Authorization
- ✓ Living Will
- ✓ Name Change
- ✓ Power of Attorney
- ✓ Second Parent Adoption

### A Benefit to Assist All Ages



- ✓ Conservatorship/Guardianship
- ✓ Elder Law – Member Support
- ✓ Estate Planning
- ✓ Juvenile Court Proceedings
- ✓ School Administrative Hearings
- ✓ Services for Parents and Grandparents

### Support for Military Members and Veterans



- ✓ Veterans Benefits Disputes
- ✓ Waiver of Premium for enrolled employees serving in the military while deployed

### Help for People with Disabilities



- ✓ Caregiving Services
- ✓ HIPAA Authorization
- ✓ Home Improvement/Contractor Disputes
- ✓ Hospital Visitation Authorization
- ✓ Housing Issues
- ✓ Insurance Disputes
- ✓ Medicare/Medicaid Disputes
- ✓ Power of Attorney
- ✓ Social Security Disputes

### Services for All Facets of Your Workforce



- ✓ Financial and Debt-Related Matters (Personal Bankruptcy, Debt Collection, etc.)
- ✓ Immigration Assistance

### Reproductive Assistance



- ✓ Egg/Sperm/Embryo Donation Agreement
- ✓ Pre/Post Birth Parentage Order
- ✓ Reproductive Assistance Disputes
- ✓ Surrogacy Agreement

## Leading the Industry In Accessibility

ARAG wants to provide the best experience for all customers. That's why we've made our member, eligible and DIY Docs® websites:

- ✓ Accessible according to Web Content Accessibility Guidelines and the Americans with Disabilities Act
- ✓ Compatible with assistive technology
- ✓ Feature easily perceivable content
- ✓ Keyboard navigable
- ✓ Designed with accessible video and images



For more information, call 800-247-4184  
or for your company's complete list of coverages,  
visit [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo), access code 10180cot

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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.

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# **CERTIFICATE OF INSURANCE**

**City of Tallahassee  
Legal Expense Insurance Plan**

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## DEFINITIONS

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**"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**.

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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.

## 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)
<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	\$ 400*

<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>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	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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, <b>you</b> are eligible to receive indemnity reimbursement in addition to the <b>benefits</b> available in the United States		
<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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<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, claims which are covered by other insurance, or claims related to a felony charge.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Credit Records Correction</b>		
<b>Legal services</b> for an <b>insured</b> related to correcting inaccuracies or misrepresentations on <b>your</b> credit record.	PAID IN FULL	\$ 160*

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<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.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<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.	PAID IN FULL	\$ 640*
<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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Estate Administration &amp; Estate Closing (Probate) - 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> )	\$ 720*
<b>Foreclosure</b> <b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your primary residence</b> .	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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 <b>legal dispute</b> for a garnishment against <b>you</b> to collect judgment related to <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> 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 <b>benefit</b> .)		
<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	\$ 480*
<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	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Habeas Corpus Proceedings</b>		
<b>Legal services</b> for an <b>insured</b> in habeas corpus proceedings.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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	\$ 960*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<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 privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any <b>non-moving offense</b> .)	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	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Neighbor Disputes - Secondary Residence</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 secondary residence</b> , including boundary or property title disputes.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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>	4 hours	\$ 320*
(This <b>benefit</b> is limited to four hours per family per <b>certificate year</b> .)		
<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	\$ 1,800**
<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>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	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Postnuptial Agreements</b> <b>Legal services</b> for the <b>named insured</b> for the preparation of a postnuptial agreement.	PAID IN FULL	\$ 320*
<b>Prenuptial Agreements</b> <b>Legal services</b> for an <b>insured</b> for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	\$ 320*
<b>Refinancing - Primary Residence</b> Advice and review of relevant documents regarding <b>refinancing</b> of <b>your primary residence</b> .	PAID IN FULL	\$ 160*
<b>Property Tax - Primary Residence</b> <b>Legal services</b> for an <b>insured</b> in an administrative action brought by <b>you</b> to reduce the property tax assessment on <b>your primary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<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	\$ 320*

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<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	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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 secondary residence</b> .	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<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	\$ 320*
<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	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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	\$ 320* single document \$ 400* spousal documents

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<b>Revocable Living Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents
<b>Wills &amp; Durable Power of Attorney</b>		
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
<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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Uncontested Child Custody/Child Support Agreement</b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>uncontested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL	\$ 320*
<b>Contested Child Custody/Child Support Agreement - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>contested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<b>Protection from Domestic Violence - Insured</b> <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> .	PAID IN FULL	\$ 320*
<b>Easement - Secondary Residence</b> <b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Foreclosure - Secondary Residence</b> <b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your secondary residence</b> .	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Mechanic's Lien</b> <b>Legal services</b> for an <b>insured</b> to remove a mechanic's lien.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Student Loan Debt Collection</b> <b>Legal services</b> for an <b>insured</b> as the defendant in a <b>legal dispute</b> related to <b>your</b> student loan.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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



	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<b>Insurance Disputes</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant relating to disputes with <b>your</b> insurance carrier.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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> . This <b>benefit</b> does not include collection actions related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<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> . This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***
<b>Purchase/Sale of Secondary Residence</b>		
<b>Legal services</b> for an <b>insured</b> for the purchase or sale of <b>your secondary residence</b> for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 320*

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

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
<p><b>State and Local Tax Audit</b>  <b>Legal services</b> for an <b>insured</b> involving state and/or local tax authority audits related to <b>your</b> personal state tax return or personal local taxes where the initial written notice is received after <b>your effective date</b>. This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.</p>	PAID IN FULL	\$ 480*
<p><b>Trial</b> for three (3) days or less</p>	PAID IN FULL	\$ 1,800**
<p><b>Trial</b> starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***
<p><b>Document Preparation</b>  <b>Legal services</b> for an <b>insured</b> 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><b>Juvenile Court</b>  <b>Legal services</b> for an <b>insured</b> 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 <b>benefit</b> will cease as of the date of the removal.</p>	PAID IN FULL	\$ 480*
<p><b>Trial</b> for three (3) days or less</p>	PAID IN FULL	\$ 1,800**
<p><b>Trial</b> starting on day four (4) until completion</p>	PAID IN FULL	\$ 100,000***
<p><b>Domestic Partnership Agreements</b>  <b>Legal services</b> for an <b>insured</b> for the preparation of a domestic partnership agreement.</p>	PAID IN FULL	\$ 320*
<p><b>Advice for Parents and Grandparents</b>  Telephone access to obtain legal advice and consultation on how the law relates to <b>your</b> parents and grandparents' legal matters and which actions may be taken.</p>	PAID IN FULL	N/A

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<p><b>Annual Check Up for Parents and Grandparents</b>  <b>Legal services</b> for <b>your</b> parent and grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of <b>your</b> parent and grandparent and discuss any changes in their situation and potential legal implications.</p> <p>This <b>benefit</b> is limited to one usage per <b>certificate year</b>.</p>	PAID IN FULL	\$ 80*
<p><b>Funeral Directive</b>  <b>Legal services</b> for an <b>insured</b> for the preparation of a funeral directive.</p>	PAID IN FULL	\$ 40 per document
<p><b>Gender Identifier Change</b>  <b>Legal services</b> for an <b>insured</b> to change <b>your</b> gender identifier on government issued documents.</p>	PAID IN FULL	\$ 240*
<p><b>Hospital Visitation Authorization</b>  <b>Legal services</b> for an <b>insured</b> for the preparation of a hospital visitation authorization.</p>	PAID IN FULL	\$ 40 per document
<p><b>Name Change</b>  <b>Legal services</b> for an <b>insured</b> to legally change <b>your</b> name.</p>	PAID IN FULL	\$ 240*
<p><b>Contested Divorce - 30 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 30 hours per <b>insured event</b> )	\$ 2,400*
<p><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.)</p>	PAID IN FULL	\$ 400*
<p><b>Trial</b> for three (3) days or less</p>	PAID IN FULL	\$ 1,800**
<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>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.)</p>	PAID IN FULL	\$ 240*
<p><b>Elder Law - Member Support</b>  Initial advice for an <b>insured</b> on the impact of <b>your</b> parent's/grandparent's personal legal matter on <b>you</b>.</p>	PAID IN FULL	\$ 25
<p><b>Legal services</b> for an <b>insured</b> for the preparation and review of a deed granted by a parent/grandparent where <b>you</b> are the grantee.</p>	PAID IN FULL	\$ 40 per document
<p><b>Legal services</b> for an <b>insured</b> for the preparation and review of a promissory note where <b>your</b> parent/grandparent is the payor and <b>you</b> are the payee.</p>	PAID IN FULL	\$ 40 per document
<p><b>Legal services</b> for an <b>insured</b> for the review of <b>your</b> parent's/grandparent's personal legal documents, including estate planning documents where <b>you</b> have been named as an agent or executor/personal representative.</p>	PAID IN FULL	\$ 40 per document
<p><b>Restraining/Protective Order - Named Insured</b>  <b>Legal services</b> for the <b>named insured</b> to obtain a restraining/protective order.</p>	PAID IN FULL	\$ 320*
<p><b>Restraining/Protective Order - Insured</b>  <b>Legal services</b> for an <b>insured</b> to obtain a restraining/protective order when the opposing party is not an <b>insured</b> under the same <b>Certificate</b>.</p>	PAID IN FULL	\$ 320*

	<b>Network Attorney</b>	<b>Non-Network Attorney (Indemnity Benefit)</b>
<b>Social Security/Veterans/Medicare Legal services</b> for an <b>insured</b> in an administrative <b>legal dispute</b> arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> 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 <b>benefit</b> .)		

<b>Uncontested Alimony, Child Support, Child Custody and Child Visitation Legal services</b> for an <b>insured</b> for an <b>uncontested</b> motion brought by <b>you</b> or against <b>you</b> 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.)		

<b>Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> or against <b>you</b> to enforce or 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> )	\$ 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.

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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 **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.

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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, 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.



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# SERVICE PLAN

## City of Tallahassee Legal Expense Service Plan

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**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.

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## TERMS AND CONDITIONS

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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.

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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 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

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## **EXCLUSIONS**

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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.





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**Policyholder:**

CITY OF TALLAHASSEE  
CITY HALL  
300 S. ADAMS STREET  
TALLAHASSEE, FL 32301-1731

**POLICY 10180**

01/01/2023 - 12/31/2023

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

**Important:**

For purposes of the City of Tallahassee policy, 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.

Policy Number: 10180

**ARAG INSURANCE COMPANY**  
**500 Grand Avenue, Suite 100**  
**Des Moines, Iowa 50309**  
**GROUP LEGAL EXPENSE INSURANCE POLICY**  
**DECLARATIONS**

1. Name of Policyholder, Address

CITY OF TALLAHASSEE  
CITY HALL  
300 S. ADAMS STREET  
TALLAHASSEE, FL 32301-1731

2. Policy Period

The term of this Policy shall be from January 1, 2023 to December 31, 2023 Standard Time at the address of **Policyholder**

3. Premium

\$17.04 monthly per **Named Insured**  
\$22.51 monthly per **Named Insured** plus eligible dependents

4. Eligible persons

All full-time and part-time employees.

5. Policy Index

BENEFITS.....	As Endorsed
DEFINITIONS.....	4
AGREEMENT.....	6
EXCLUSIONS.....	6
CONDITIONS.....	6

6. Benefits

PULADOPT1_16	05/16	Uncontested Adoption
PULADOPT2_16	05/16	Contested Adoption
PULBLDGCDE_16	05/16	Building Codes
PULCIVIL2_16	05/16	Defense of Civil Damage Claims
PULCRDTRCRD_16	05/16	Credit Records Correction
PULCRIMP_16	05/16	Criminal Misdemeanor Defense
PULDISS1_16	05/16	Uncontested Divorce
PULEASEMENT_16	05/16	Easement
PULESTATE2_16	05/16	Estate Administration & Estate Closing (Probate) - 9 hours
PULFORECL_16	05/16	Foreclosure
PULGARN_16	05/16	Defense of Garnishment

Continued

PULGUARD1_16	05/16	Uncontested Guardianship/Conservatorship
PULGUARD2_16	05/16	Contested Guardianship/Conservatorship
PULHABEAS_16	05/16	Habeas Corpus Proceedings
PULINCOMP_16	05/16	Mental Incompetency or Infirmary Proceedings
PULMNTFC2_16	05/16	Minor Traffic - Broad (excluding DWI-related)
PULNBRDISP1_16	05/16	Neighbor Disputes
PULNBRDISP2_16	05/16	Neighbor Disputes - Secondary Residence
PULOFFICE2_16	05/16	General In Office Services - 4 hours
PULPARENTAL_16	05/16	Parental Responsibilities
PULPERSPROP_16	05/16	Personal Property Protection
PULPOSTNUPT_16	05/16	Postnuptial Agreements
PULPRENUPT_16	05/16	Prenuptial Agreements
PULPROPREF1_16	05/16	Refinancing - Primary Residence
PULPROPTAX1_16	05/16	Property Tax - Primary Residence
PULPURCH_16	05/16	Purchase of Real Estate
PULREDISP1_16	05/16	Real Estate Disputes
PULREDISP2_16	05/16	Real Estate Disputes - Secondary Residence
PULSALE_16	05/16	Sale of Real Estate
PULTENANT_16	05/16	Tenant Matters
PULTRUSTS1_16	05/16	Irrevocable Trusts
PULTRUSTS2_16	05/16	Revocable Living Trusts
PULWILL_16	05/16	Wills & Durable Power of Attorney
PULZONVAR_16	05/16	Zoning and Variances
PULCHLDCUSSUPAGR2_16	05/16	Uncontested Child Custody/Child Support Agreement
PULCHLDCUSSUPAGR3_16	05/16	Contested Child Custody/Child Support Agreement - 8 hours
PULHOMEEQUITY1_16	05/16	Home Equity Loan - Primary Residence
PULHOMEEQUITY2_16	05/16	Home Equity Loan - Secondary Residence
PULPROPREF2_16	05/16	Refinancing - Secondary Residence
PULPROPTAX2_16	05/16	Property Tax - Secondary Residence
PULBLDGCDE2_16	03/18	Building Codes - Secondary Residence
PULDOCREV_16	03/18	Document Review
PULDOMESTIC2_16	03/18	Protection from Domestic Violence - Named Insured
PULDOMESTIC3_16	03/18	Protection from Domestic Violence - Insured
PULEASEMENT2_16	03/18	Easement - Secondary Residence
PULFORECL2_16	03/18	Foreclosure - Secondary Residence
PULMECHANICSLIEN_16	03/18	Mechanic's Lien
PULSTUDENTLOANDEBT_16	03/18	Student Loan Debt Collection
PULZONVAR2_16	03/18	Zoning and Variances - Secondary Residence
PULBANK3_16	04/19	Bankruptcy
PULCONSM2_16	04/19	Consumer Protection
PULDEBT2_16	04/19	Defense of Debt Collection
PULINSDISPUTE2_16	04/19	Insurance Disputes
PULIRS3_16	04/19	IRS Collection Defense
PULIRS4_16	04/19	IRS Audit Protection
PULPROPT3_16	04/19	Purchase/Sale of Secondary Residence
PULSCHLADMN2_16	04/19	School Administrative Hearings
PULSMCLM2_16	04/19	Small Claims Court
PULSTATELOCALTAX3_16	04/19	State and Local Tax Collection Defense
PULSTATELOCALTAX4_16	04/19	State and Local Tax Audit
PULDOCPREP3_16	04/19	Document Preparation
PULJUVNL4_16	04/19	Juvenile Court
PULDOMPRTSHP_16	12/19	Domestic Partnership Agreements

Continued

PULELDERLAWADVICE_16	12/19	Advice for Parents and Grandparents
PULELDERLAWCKUP_16	12/19	Annual Check Up for Parents and Grandparents
PULFUNERALDIR_16	12/19	Funeral Directive
PULGENDERID_16	12/19	Gender Identifier Change
PULHOSPVISIT_16	12/19	Hospital Visitation Authorization
PULNAME2_16	12/19	Name Change
PULDISS7_16	03/20	Contested Divorce - 30 hours
PULDRIVP3_16	12/20	Driving Privilege Protection (excluding DWI-related)
PULDRVPRST3_16	12/20	Driving Privilege Restoration (excluding DWI-related)
PULELDERLAW3_16	12/20	Elder Law - Member Support
PULRESTRNORDER3_16	12/20	Restraining/Protective Order - Named Insured
PULRESTRNORDER4_16	12/20	Restraining/Protective Order - Insured
PULSSVTMD2_16	12/20	Social Security/Veterans/Medicare
PULPOSTDEC2PIFUNCON_16	12/20	Uncontested Alimony, Child Support, Child Custody and Child Visitation
PULPOSTDEC3CAP8EVENTCON_16	12/20	Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours
PULTLAS_16	05/16	Telephone Legal Access Services

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Countersignature (if required)

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## DEFINITIONS

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**"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**.

# ARAG INSURANCE COMPANY

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## AGREEMENT

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**We** will provide the insurance described in this policy and **benefit** endorsements in return for the premium and compliance with all applicable provisions of this policy. Matters which are not expressly listed in this policy are not covered. If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

**You** can choose a **Network Attorney** or **Non-Network Attorney** for **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. **We** will pay **benefits** for **legal services** up to the maximum amount listed in the **benefits** section of this policy.

If **you** have any questions regarding **your** policy please call 1-800-247-4184.

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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, 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.
- 

## 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 **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.

### **Adjustment of Premium**

Adjustment of premium based upon termination or addition of **insured's** shall be calculated by **us**. Payments or refunds shall be due on the first day of the following calendar month.

Notice to any agent or knowledge possessed by any agent or by any other person shall not affect a waiver or change any part of this policy or stop **us** from asserting any right under the terms of this policy; nor shall the terms of this policy be waived or changed except as stated above.

Any terms of this policy which are in conflict with the state where issued are amended to conform to the statutes.

### **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.

**Non-Assessable Policy**

This policy is non-assessable. **You** are not subject to contingent liability, nor liable to assessment.

This policy is signed at Des Moines, Iowa on behalf of ARAG Insurance Company by **our** President and Secretary. It is countersigned by **our** authorized agent (if required).

The image shows two handwritten signatures in black ink. The signature on the left is 'Ann Cosimano' and the signature on the right is 'David R. Murray'. Both signatures are written in a cursive, flowing style.

Ann Cosimano  
Secretary

David R. Murray  
President

## ***Uncontested Adoption***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Adoption</u></b>		
<b>Legal services<sup>1</sup></b> in an <b>uncontested</b> adoption for an <b>insured</b> to become an adoptive parent(s).	PAID IN FULL	\$ 400*

<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.

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Adoption

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Adoption</u></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	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<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

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

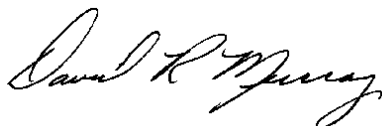
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Building Codes***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes</u></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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

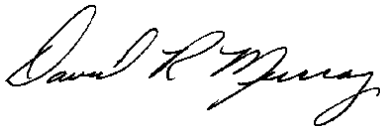
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Defense of Civil Damage Claims**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Civil Damage Claims</u></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, claims which are covered by other insurance, or claims related to a felony charge.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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Authorized Representative

## Credit Records Correction

See Policy "Agreement" Section

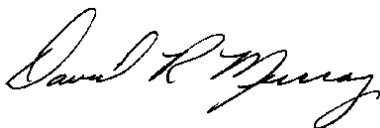
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Credit Records Correction</u></b>		
<b>Legal services</b> for an <b>insured</b> related to correcting inaccuracies or misrepresentations on <b>your</b> credit record.	PAID IN FULL	\$ 160*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Criminal Misdemeanor Defense**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Criminal Misdemeanor Defense</u></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.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

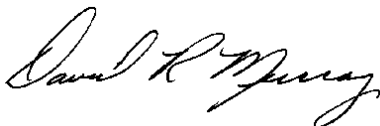
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## ***Uncontested Divorce***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Divorce</u></b>		
<b>Legal services for the named insured</b> in an <b>uncontested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL	\$ 640*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Easement***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Easement</u></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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Estate Administration & Estate Closing (Probate) - 9 hours**

See Policy "Agreement" Section

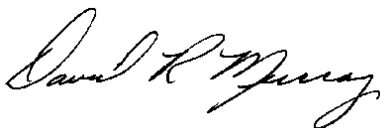
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Estate Administration &amp; Estate Closing (Probate) - 9 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> in administering an estate where <b>you</b> have been named the executor.	PAID IN FULL (up to 9 hours per <b>insured event</b> )	\$ 720*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Foreclosure**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Foreclosure</b>		
<b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your primary residence.</b>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Defense of Garnishment**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Garnishment</u></b>		
<b>Legal services</b> for an <b>insured</b> in a <b>legal dispute</b> for a garnishment against <b>you</b> to collect judgment related to <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> 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**.)

\* **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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Uncontested Guardianship/Conservatorship***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Uncontested Guardianship/ Conservatorship</u></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	\$ 480*

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Guardianship/Conservatorship

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Guardianship/Conservatorship</u></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	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

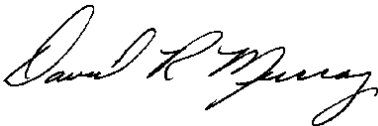
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Authorized Representative

## Habeas Corpus Proceedings

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Habeas Corpus Proceedings</u></b>		
<b>Legal services</b> for an <b>insured</b> in habeas corpus proceedings.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

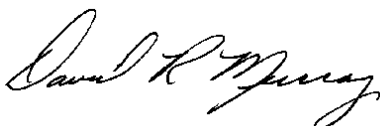
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By



Authorized Representative



## ***Mental Incompetency or Infirmary Proceedings***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Mental Incompetency or Infirmary Proceedings</u></b>		
<b>Legal services</b> for an <b>insured</b> in defense of mental incompetency or infirmity proceedings.	PAID IN FULL	\$ 960*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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**Minor Traffic - Broad (excluding DWI-related)**

See Policy "Agreement" Section

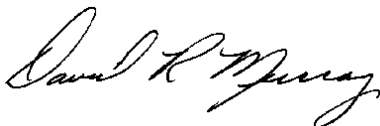
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Minor Traffic - Broad (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of <b>your</b> driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any <b>non-moving offense</b> .)	PAID IN FULL	\$ 240*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Neighbor Disputes**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes</u></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	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

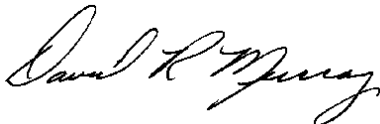
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Neighbor Disputes - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes - Secondary Residence</u></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 secondary residence</b> , including boundary or property title disputes.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

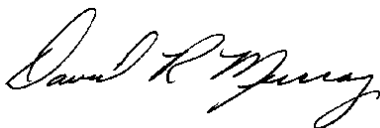
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## General In Office Services - 4 hours

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>General In Office Services - 4 hours</b>		

<b>General in office legal services.</b>	4 hours	\$ 320*
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(This **benefit** is limited to four hours per family per **certificate year**.)

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

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## Parental Responsibilities

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<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	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

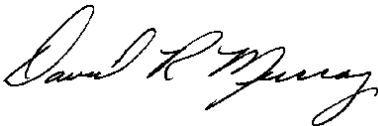
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## Personal Property Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<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	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

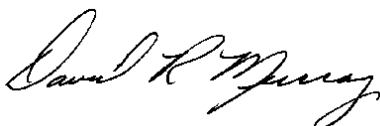
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## ***Postnuptial Agreements***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Postnuptial Agreements</u></b>		
<b>Legal services</b> for the <b>named insured</b> for the preparation of a postnuptial agreement.	PAID IN FULL	\$ 320*

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

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## ***Prenuptial Agreements***

See Policy "Agreement" Section

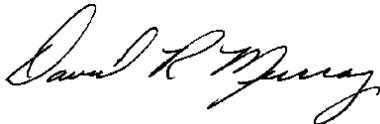
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Prenuptial Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	\$ 320*

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

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## **Refinancing - Primary Residence**

See Policy "Agreement" Section

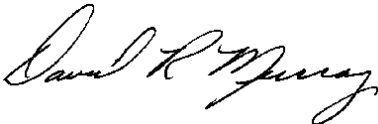
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Primary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your primary residence</b> .	PAID IN FULL	\$ 160*

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

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## Property Tax - Primary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Property Tax - Primary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action brought by <b>you</b> to reduce the property tax assessment on <b>your primary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

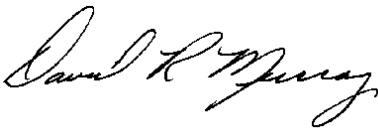
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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## Purchase of Real Estate

See Policy "Agreement" Section

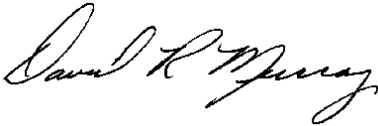
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase of Real Estate</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase of <b>your primary residence</b> for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 320*

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

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By



Authorized Representative

## Real Estate Disputes

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes</u></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	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

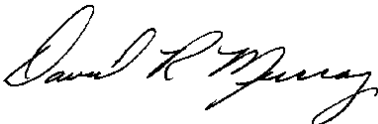
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

## Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes - Secondary Residence</u></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 secondary residence</b> .	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

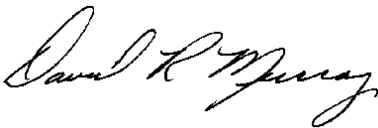
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## Sale of Real Estate

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</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	\$ 320*

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

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## **Tenant Matters**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Tenant Matters</u></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	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## ***Irrevocable Trusts***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Irrevocable Trusts</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone irrevocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

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## Revocable Living Trusts

See Policy "Agreement" Section

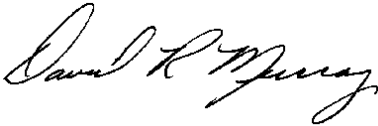
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Revocable Living Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

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## **Wills & Durable Power of Attorney**

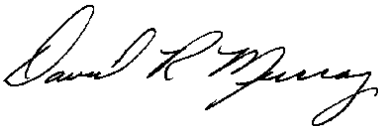
See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Wills &amp; Durable Power of Attorney</u></b>		
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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Zoning and Variances**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances</u></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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

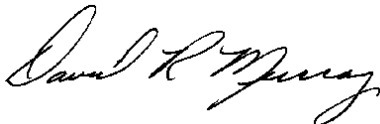
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## **Uncontested Child Custody/Child Support Agreement**

See Policy "Agreement" Section

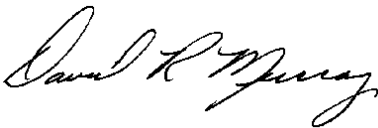
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Child Custody/Child Support Agreement</u></b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>uncontested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL	\$ 320*

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

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## **Contested Child Custody/Child Support Agreement - 8 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Child Custody/Child Support Agreement - 8 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for the creation of an initial <b>contested</b> child custody, child support, or visitation agreements. This <b>benefit</b> does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

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## Home Equity Loan - Primary Residence

See Policy "Agreement" Section

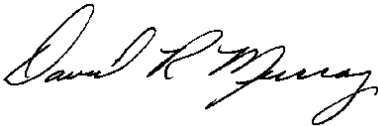
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Home Equity Loan - Primary Residence</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your primary residence</b> .	PAID IN FULL	\$ 160*

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

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By



Authorized Representative

## Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Home Equity Loan - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your secondary residence</b> .	PAID IN FULL	\$ 160*

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

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## Refinancing - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Secondary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your secondary residence</b> .	PAID IN FULL	\$ 160*

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

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## Property Tax - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Property Tax - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action brought by <b>you</b> to reduce the property tax assessment on <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## **Building Codes - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes - Secondary Residence</u></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>secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

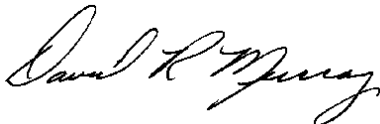
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**Document Review**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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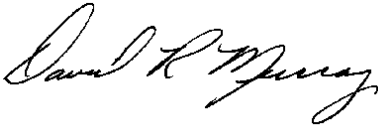
**Document Review**

<b>Legal services</b> for an <b>insured</b> for the review of <b>your</b> personal legal documents.	PAID IN FULL	\$ 40 per document
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By



Authorized Representative

## Protection from Domestic Violence - Named Insured

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence - Named Insured</u></b>		
<b>Legal services for the named insured</b> to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 320*

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

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**Protection from Domestic Violence - Insured**

See Policy "Agreement" Section

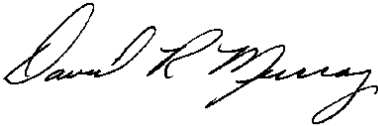
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence - Insured</u></b>		
<b>Legal services</b> for an <b>insured</b> to obtain a protective order related to domestic violence when the opposing party is not an <b>insured</b> under the same <b>Certificate</b> .	PAID IN FULL	\$ 320*

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

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## Easement - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Easement - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Foreclosure - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Foreclosure - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> regarding written notice of a foreclosure related to <b>your secondary residence.</b>	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## Mechanic's Lien

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Mechanic's Lien</u></b>		
<b>Legal services</b> for an <b>insured</b> to remove a mechanic's lien.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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Authorized Representative

## Student Loan Debt Collection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Student Loan Debt Collection</b>		
<b>Legal services</b> for an <b>insured</b> as the defendant in a <b>legal dispute</b> related to <b>your</b> student loan.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## Zoning and Variances - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances - Secondary Residence</u></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 secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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By



Authorized Representative

## **Bankruptcy**

See Policy "Agreement" Section

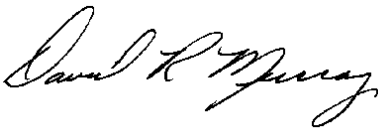
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Bankruptcy</b>		
<b>Legal services</b> for an <b>insured</b> up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	\$ 880*
<b>Legal services</b> for an <b>insured</b> up to and including confirmation of a Chapter 13 bankruptcy. This <b>benefit</b> does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	\$ 1,200*
<b>Legal services</b> for an <b>insured</b> to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	PAID IN FULL	\$ 240*

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

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By



Authorized Representative

## Consumer Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<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 (excluding insurance disputes).	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

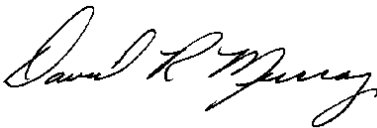
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## ***Defense of Debt Collection***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Debt Collection</u></b>		
<b>Legal services</b> for an <b>insured</b> as the defendant in a <b>legal dispute</b> related to consumer <b>goods</b> or <b>services</b> (excluding foreclosure, garnishment, mechanic's lien and student loan debt collection).	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

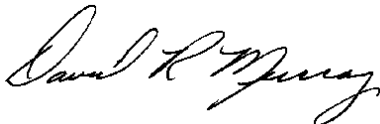
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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## ***Insurance Disputes***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Insurance Disputes</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant relating to disputes with <b>your</b> insurance carrier.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

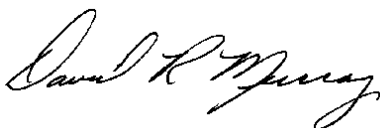
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

## IRS Collection Defense

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<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> . This <b>benefit</b> does not include collection actions related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

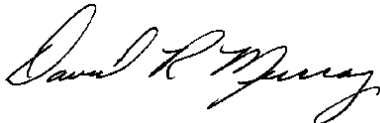
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative



## IRS Audit Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</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> . This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

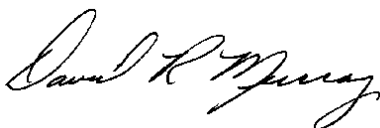
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase/Sale of Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase or sale of <b>your secondary residence</b> for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 320*

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

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## School Administrative Hearings

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>School Administrative Hearings</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative public or private formal school proceeding regarding disabilities, special education and student policy violations.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

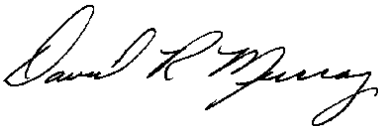
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## Small Claims Court

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Small Claims Court</b>		
<b>Legal services</b> for an <b>insured</b> to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This <b>benefit</b> does not include representation in court.	PAID IN FULL	\$ 320*
<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	\$ 400*

(Exclusion #4 as it relates specifically to plaintiff matters does not apply to this **benefit**)

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## State and Local Tax Collection Defense

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b>State and Local Tax Collection Defense</b>		
<b>Legal services</b> for an <b>insured</b> in defense against collection actions by state and/or local tax authority related to errors on <b>your</b> personal state tax return or personal local taxes where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include collection actions related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## State and Local Tax Audit

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b>State and Local Tax Audit</b>		
<b>Legal services</b> for an <b>insured</b> involving state and/or local tax authority audits related to <b>your</b> personal state tax return or personal local taxes where the initial written notice is received after <b>your effective date</b> . This <b>benefit</b> does not include audits related to <b>your</b> failure to file a personal tax return or <b>your</b> failure to pay the taxes <b>your</b> filed personal tax return indicated <b>you</b> owed.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

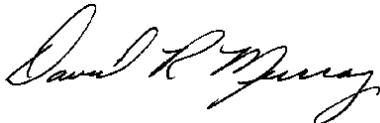
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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## **Document Preparation**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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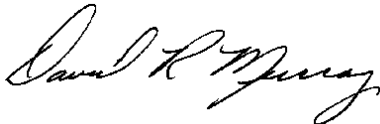
**Document Preparation**

<b>Legal services</b> for an <b>insured</b> for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	\$ 40 per document
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## Juvenile Court

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Juvenile Court</b>		
<b>Legal services</b> for an <b>insured</b> 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 <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	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

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## Domestic Partnership Agreements

See Policy "Agreement" Section

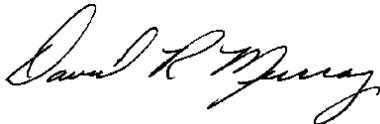
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Domestic Partnership Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a domestic partnership agreement.	PAID IN FULL	\$ 320*

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

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## ***Advice for Parents and Grandparents***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Advice for Parents and Grandparents</u></b>		
Telephone access to obtain legal advice and consultation on how the law relates to <b>your</b> parents and grandparents' legal matters and which actions may be taken.	PAID IN FULL	N/A

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By



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## Annual Check Up for Parents and Grandparents

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### **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.

PAID IN FULL

\$ 80\*

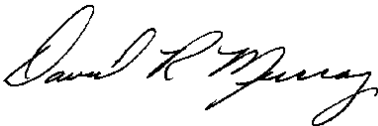
This **benefit** is limited to one usage per **certificate year**.

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

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## ***Funeral Directive***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Funeral Directive**

**Legal services** for an **insured** for the preparation of a funeral directive.

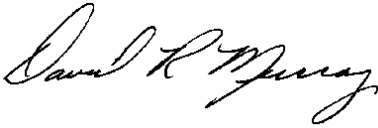
PAID IN FULL

\$ 40 per document

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## Gender Identifier Change

See Policy "Agreement" Section

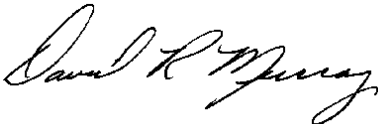
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Gender Identifier Change</b>		
<b>Legal services</b> for an <b>insured</b> to change <b>your</b> gender identifier on government issued documents.	PAID IN FULL	\$ 240*

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

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Authorized Representative

## **Hospital Visitation Authorization**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### **Hospital Visitation Authorization**

**Legal services** for an **insured** for the preparation of a hospital visitation authorization.

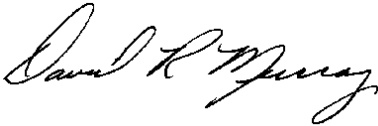
PAID IN FULL

\$ 40 per document

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## **Name Change**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**Name Change**


<b>Legal services</b> for an <b>insured</b> to legally change <b>your</b> name.	PAID IN FULL	\$ 240*
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\* **Non-Network Attorney Indemnity Benefits** are up to the stated amount

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Divorce - 30 hours

See Policy "Agreement" Section

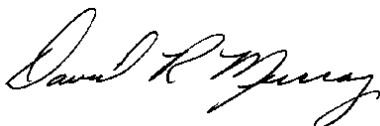
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Contested Divorce - 30 hours</b>		
<b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 30 hours per <b>insured event</b> )	\$ 2,400*

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



**Driving Privilege Protection (excluding DWI-related)**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Protection (excluding DWI-related)</u></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.)	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

\* **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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Driving Privilege Restoration (excluding DWI-related)

See Policy "Agreement" Section

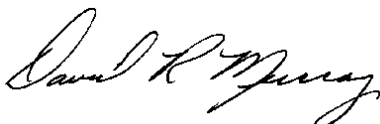
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Restoration (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding for the restoration of suspended or revoked driving privileges of an <b>insured</b> . (Does not include driving while impaired or under the influence of drugs or alcohol.)	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Elder Law - Member Support

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Elder Law - Member Support</b>		
Initial advice for an <b>insured</b> on the impact of <b>your</b> parent's/grandparent's personal legal matter on <b>you</b> .	PAID IN FULL	\$ 25
<b>Legal services</b> for an <b>insured</b> for the preparation and review of a deed granted by a parent/grandparent where <b>you</b> are the grantee.	PAID IN FULL	\$ 40 per document
<b>Legal services</b> for an <b>insured</b> for the preparation and review of a promissory note where <b>your</b> parent/grandparent is the payor and <b>you</b> are the payee.	PAID IN FULL	\$ 40 per document
<b>Legal services</b> for an <b>insured</b> for the review of <b>your</b> parent's/grandparent's personal legal documents, including estate planning documents where <b>you</b> have been named as an agent or executor/personal representative.	PAID IN FULL	\$ 40 per document

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

***Restraining/Protective Order - Named Insured***

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Restraining/Protective Order - Named Insured</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a restraining/protective order.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Restraining/Protective Order - Insured***

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Restraining/Protective Order - Insured</u></b>		
<b>Legal services</b> for an <b>insured</b> to obtain a restraining/protective order when the opposing party is not an <b>insured</b> under the same <b>Certificate</b> .	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Social Security/Veterans/Medicare

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Social Security/Veterans/Medicare</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative <b>legal dispute</b> arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> 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**.)

\* **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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Uncontested Alimony, Child Support, Child Custody and Child Visitation**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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**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.)

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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Alimony, Child Support, Child Custody and Child Visitation - 8 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> or against <b>you</b> to enforce or 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> )	\$ 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

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## **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.

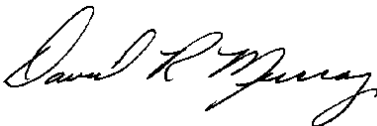
PAID IN FULL

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.

This agreement forms a part of Policy Number 10180 issued to City of Tallahassee and is effective January 01, 2023.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**ARAG Services, LLC  
500 Grand Avenue, Suite 100  
Des Moines, Iowa 50309-**

**SERVICE PLAN**

1. Name of Plan Member, Address

CITY OF TALLAHASSEE  
CITY HALL  
300 S. ADAMS STREET  
TALLAHASSEE, FL 32301-1731

2. Service Period

The term of this Plan shall be from Jan 1, 2023 to December 31, 2023 Standard Time at the address of the Plan Sponsor.

3. Price

\$1.28 monthly per **Named Plan Member**  
\$1.69 monthly per **Named Plan Member** plus eligible dependents

4. Services Provided

As per attached

## **SERVICE PLAN**

for

City of Tallahassee

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 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.

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## **REDUCED FEE LEGAL SERVICES**

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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.

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## FINANCIAL EDUCATION AND COUNSELING SERVICES

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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.

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## IDENTITY THEFT PROTECTION

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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.

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## IMMIGRATION

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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.

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## LEARNING CENTER

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**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.

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## DIY DOCS®

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**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



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## CAREGIVING SERVICES

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**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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## TAX SERVICES

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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

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## EXCLUSIONS

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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.

This plan is effective January 01, 2023 and shall continue in effect for one year. Thereafter, the plan shall be automatically renewed for additional one year terms unless terminated by the plan administrator or plan sponsor upon thirty (30) days' prior written notice to the other party.

ARAG Services, LLC



David R. Murray  
President

## **ARAG'S Privacy Policy and Notice of Personal Information Practices**

We are committed to protecting your privacy and your personal information that you share with us. Here are the basics of our privacy policy and how we collect and use your personal information. Continue reading to see the entire policy.

- We obtain personal information from you directly and from your transactions with us.
- We do not collect personally identifying information from you when you visit our website or online services unless you affirmatively provide it to us.
- We do not allow third parties to collect personally identifying information from your computer or mobile device when you visit our website or use our online services.
- We will not sell your information to third parties.
- Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services.
- We extensively secure and limit access to your information.
- We protect information about potential, current, and former policyholders.

### **The Information Collected**

Non-public personally identifiable information ("Information") is information that identifies you and is not available to the general public. The following sections tell you more about how and when we collect your Information.

### **Information Obtained**

1. Personal information may be collected from persons other than you.
2. Personal information we collect consist of:
  - Name.
  - Address.
  - Phone Number.
  - Email and IP address.
  - Date of birth.
  - Signature.
  - Bank account number.
  - Employer information if you are enrolled in a group legal plan.
  - Gender.
  - Geolocation data, audio and electronic information.
  - Internet or other electronic network activity information, including but not limited to, browsing history, search history, and information regarding our Internet Website, application, enrollment form or advertisement.
  - Court records, government records, driving records, property information.
  - Inferences may be drawn from your personal information collected.
  - Tax identification information if we conduct business with you.
  - Professional and education information.
  - These categories of information may also be collected for eligible dependents covered under you legal plan.
3. Sources we may use to collect personal information:
  - Directly from you when submitting an application, an enrollment form and in your communications and transactions with us.
  - Claims submitted.
  - Attorneys and other persons who are or will become involved in processing your application, your enrollment form and servicing your policy or any claims you may make.
  - Court records, government records, driving records, property information to enable us to determine coverage and process claims.
  - Your interaction with our website and mobile app.
  - Your employer, if you are enrolled in an employer-sponsored legal plan.

- Financial institution.
- If you participate in a survey, we collected the email address and contents of the email; and information volunteered in response to the survey.

4. The information we collect is used:

- To fulfill our responsibilities to you, process and service your policy, process premium payments, determine coverage, confirm transactions, process and settle claims, maintain and secure your legal plan account with us, provide support and services, respond to inquiries, investigate and address your concerns, to personalize your Website experience, and for testing, analysis, surveys and product development.
- To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
- As directed by you.
- To notify you of new services and special offers.

If you do not wish to be contacted by email for non-policy related communications, you may unsubscribe by following the instructions at the bottom of any ARAG email you receive or by contacting us.

If you are a policyholder or member, you can log in to your account at ARAGlegal.com to manage your email subscriptions. To access your email subscriptions click on My Account in the top right of the homepage, then click on Email Address and Subscriptions on the left side of the screen. If you are not a policyholder or member, you may unsubscribe via the footer of your email or by contacting us.

#### **Location Services for Mobile Apps**

Your current location is only determined if you choose to use a function on our apps to determine your current location. If you allow your location to be obtained using an ARAG app, ARAG will use the services of Google Maps API to determine your estimated location. Use of this information is solely to distinguish your current location and not to identify you. ARAG does not automatically track your location when you use our apps. ARAG uses the services of Google Maps API for location services. The Google privacy policy is available at <http://www.google.com/policies/privacy> and by this reference, is incorporated into this ARAG Privacy Policy.

#### **The Information We Disclose**

Information about our customers or former customers will only be disclosed as permitted or required by law. Information about you or your company that has been collected is maintained in you or your company's policy and/or claims records.

Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as information about our current policyholder.

We may disclose your personal information without prior written authorization when reasonably necessary:

- To persons or organizations who need the information to perform a business, professional or insurance function for us or you. For example, businesses that assist us with administrative functions or marketing. When we disclose personal information for business purposes, we enter into a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except in performing the contract.
- To an insurance institution agent or insurance-support organization to perform its function in connection with an insurance transaction involving you or to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.
- To those persons involved in processing your application, enrollment, processing transactions, investigating claims, concerns and complaints. This may include investigators and attorneys who need the information to investigate or settle a claim involving you as well as another insurance company if you are involved in an incident with their insured.
- To an insurance regulatory authority or a law enforcement or other governmental authority pursuant to law or subpoena or to protect our legal interest or in cases of suspected fraud.
- For the purpose of conducting actuarial or research studies in which you will not be identified in any report and any materials that do identify you will be destroyed as soon as they are no longer needed. The research organization agrees not to disclose the information unless permitted by law.

- To a person who agrees that their only use of the information will be in connection with the marketing of a product or service and no privileged information or personal information relating to your character or protected class information will be disclosed.
- To an affiliate whose only use of the information will be in connection with an audit of the insurance institution or agent or the marketing of an insurance product or service and the affiliate agrees not to disclose the information for any other purpose to unaffiliated persons.
- To a group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's or agent's operations or services, provided the information disclosed is reasonably necessary for the group policyholder to conduct the review or audit.

### **Access to Your Personal Information**

You have the right to submit a request for your personal information that we have as well as submit a request to correct or amend any personal information that you feel is incorrect or incomplete. You also have the right to request we delete any of your personal information we have collected unless we are exempt from honoring your request under law. We will not discriminate against you for exercising any rights you have. You may submit your request to ARAG via the following:

Mailing address:

Privacy Administration  
Attention: Legal Department  
ARAG North America, Inc.  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309

or email us at [legal@ARAGlegal.com](mailto:legal@ARAGlegal.com)

or via our website <https://www.araglegal.com/> using the "Contact Us" tab

### **Confidentiality and Security**

We restrict access to your Information to employees who we have determined need it in order to provide products or services to you. We train our employees to safeguard customer information, and we require them to sign confidentiality and non-disclosure agreements. We maintain strict physical, electronic, and procedural safeguards to protect your Information from unauthorized access by third parties.

### **Additional Information for Our Internet Users**

We continuously improve our websites. We are interested in how visitors use our websites, what they like and dislike, and where they have problems. We may gather data on how users navigate our site so we can make ARAGlegal.com and ARAGgroup.com easy places to do business. Our tools may gather data such as what browser a person uses or even what pages are most popular.

We receive and store certain types of information from you whenever you interact with our Sites. Like many other websites, we store "cookies" and other web-based files on user devices to get certain types of information when your web browser accesses our Site.

We use cookies to improve your experience while using our website and our internet apps. Cookies are small files that are stored on your computer. They do not contain any personally identifiable information about you. They help us personalize your experience when you return to our website, and they are required for certain portions of our website. Most browsers let you determine whether or not you accept our cookies. If you don't use cookies, you won't be able to use certain ARAGlegal.com features, such as keeping your product in your cart until you are ready to purchase.

ARAGgroup.com and ARAGlegal.com may place small pieces of computer code (embedded objects) on our pages to help our advertising partners such as, Google Adwords or Facebook, count how many customers they referred to our site. We may also use objects placed on other sites to monitor your exposure to our advertising or other offers online. These objects don't collect any personally identifiable information about you. Please click [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp) to learn more or "opt out" of persistent cookies and targeted advertising delivered by these vendors.

We also provide some links to third-party websites that are not owned by ARAG. ARAG has no control over their privacy practices and assumes no responsibility in connection with the use of their websites. We recommend that you check the privacy policy of any website before you provide any personally identifiable information.

### **Changes to This Privacy Policy**

We may modify our privacy policy from time to time. The most recent version is always posted at [ARAGlegal.com](http://ARAGlegal.com).

### **What to Do If You Have Privacy or Security Concerns**

If you have a concern about privacy or security at ARAG, we want to hear about it by mail or email.

Please write to us at:

Privacy Administration  
Attention: Legal Department  
ARAG North America, Inc.  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309  
or email us at [legal@ARAGlegal.com](mailto:legal@ARAGlegal.com)

The Effective Date of this Privacy Policy is January 1, 2020.