Group Legal Insurance
Certificate and Service Plan

Important:
For purposes of the Sprinklr **certificate**, the **Policyholder** has defined eligible dependents to mean: The plan member's spouse or both same and opposite sex domestic partner is covered. In addition, the plan member's children until the end of the month when they reach age 26 if married or unmarried are covered.

C18967-002 01/26

CERTIFICATE OF INSURANCE

Sprinklr
Legal Expense Insurance Plan

ARAG, 500 Grand Avenue, Suite 100, Des Moines, Iowa 50309
800-247-4184 ● ARAGlegal.com
Underwritten by ARAG Insurance Company, Des Moines, Iowa

DEFINITIONS

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

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

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

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

"CONTESTED" – **your** attorney assists with resolving any matter 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, transcriptions, 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 spouse which includes same-sex couples legally married and/or eligible dependents as defined by mutual agreement between the **policyholder** and **us**.

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

"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.

"JUDGMENTS" – all events and proceedings regarding an **insured event**, regardless of whether or not an action has been filed in court, that occur after a settlement agreement has been signed by all parties; an arbitrator has issued a final, binding decision or a court has issued a **judgment**.

"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, transcriptions, title search, and title abstracting.

"MEDIATION COSTS" – payment of a qualified mediator who assists the **insured** and another party attempt to reach 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, transcriptions, 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 who completes and delivers a signed application to **us**; agrees to the terms of the ARAG Attorney Agreement; is accepted as a **Network Attorney** by **us** and agrees to provide **legal services** in the United States for the **benefits** noted on their application or as updated with **us**.

"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, equipment or other violations that are not handled in conjunction with a moving violation; however, this does not encompass violations related to electronic devices, red light cameras, speed cameras or tolls.

"PERSONAL INJURY" – the legal plan does not cover **legal services** for a **legal dispute** which includes allegations of harm whether it be for physical injuries to the body and/or non-physical injuries (including emotional distress, mental distress, pain and suffering and/or loss of companionship).

"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" – **your real property** that contains 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" – **your real property** that contains a single dwelling (house, apartment, duplex, or condominium) in which **you** have an ownership interest and 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" – all matters are settled or decided by all parties without the involvement of **your** attorney, and **your** attorney only assists in completing any necessary formal processes.

"WE", "US", and **"OUR"** – ARAG Insurance Company.

"YOU" and **"YOUR"** – an **insured**.

In-Office Legal Benefits

We will pay for covered **legal services** provided to **you** by a **Network Attorney** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the **benefits** listed below. The **legal services** will be paid up to the amount listed in the **Network Attorney** column of the **benefits** section. If the amount listed is PAID IN FULL, **we** will pay for **legal services** up to **our** standard contract rates. If the **legal services** are provided by a **Network Attorney** on terms other than **our** standard contract rates, then the **legal services** will not exceed a reasonable maximum set by **us** based on similar **insured events**.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **benefits** 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 reimburse **you** for covered **legal services** up to the maximum amounts listed in the **Non-Network Attorney (Indemnity Benefit)** column of the **benefits** section.

Regardless of whether **you** choose a **Network Attorney** or **Non-Network Attorney**, 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)
Administrative Regulation Protection **Legal services** for an **insured** in the defense against charges filed in state or federal court for violation of administrative regulations, except those involving motorized vehicles, domestic violence or felony charges	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Estate Administration & Estate Closing (Probate) - 9 hours **Legal services** for an **insured** in administering an estate where **you** have been named the executor.	PAID IN FULL (up to 9 hours per **insured event**)	$ 720*
Habeas Corpus Proceedings **Legal services** for an **insured** in habeas corpus proceedings	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Juvenile Administrative Regulation Protection **Legal services** for an **insured** child charged in juvenile court for violation of administrative regulations, except those involving motorized vehicles or felony charges. If the matter is removed from juvenile court, coverage under this **benefit** will cease as of the date of the removal.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Minor Traffic - Broad (excluding DWI-related) **Legal services** for an **insured** in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of **your** driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any **non-moving offense**.)	PAID IN FULL	$ 240*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Parental Responsibilities **Legal services** for an **insured** in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding **your** parental responsibilities for an **insured** child	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Postnuptial Agreements **Legal services** for the **named insured** for the preparation of a postnuptial agreement.	PAID IN FULL	$ 320*
Prenuptial Agreements **Legal services** for an **insured** for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	$ 320*
Refinancing - Primary Residence Advice and review of relevant documents regarding **refinancing** of **your primary residence**.	PAID IN FULL	$ 160*
Purchase of Real Estate **Legal services** for an **insured** for the purchase of **your primary residence** for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	$ 320*
Sale of Real Estate **Legal services** for an **insured** for the sale of **your primary residence** for the review and preparation of documents including the contract for sale and attendance at closing.	PAID IN FULL	$ 320*
Irrevocable Trusts **Legal services** for an **insured** for the preparation of a stand-alone irrevocable trust	PAID IN FULL	$ 320* single document $ 400* spousal documents
Revocable Living Trusts **Legal services** for an **insured** for the preparation of a stand-alone revocable trust	PAID IN FULL	$ 320* single document $ 400* spousal documents

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Wills & Durable Power of Attorney Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	$ 320 single document $ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	$ 40 single document $ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	$ 40 single document $ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	$ 40 single document $ 80 spousal documents
Home Equity Loan - Primary Residence **Legal services** for an **insured** for the preparation and review of home equity loans for **your primary residence**.	PAID IN FULL	$ 160*
Home Equity Loan - Secondary Residence **Legal services** for an **insured** for the preparation and review of home equity loans for **your secondary residence**.	PAID IN FULL	$ 160*
Refinancing - Secondary Residence Advice and review of relevant documents regarding **refinancing** of **your secondary residence**.	PAID IN FULL	$ 160*
Document Review **Legal services** for an **insured** for the review of **your** personal legal documents.	PAID IN FULL	$ 40 per document
Protection from Domestic Violence - Named Insured **Legal services** for the **named insured** to obtain a protective order related to domestic violence.	PAID IN FULL	$ 320*
Protection from Domestic Violence - Insured **Legal services** for an **insured** to obtain a protective order related to domestic violence when the opposing party is not an **insured** under the same **Certificate**.	PAID IN FULL	$ 320*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Bankruptcy **Legal services** for an **insured** up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	$ 880*
Legal services for an **insured** up to and including confirmation of a Chapter 13 bankruptcy. This **benefit** does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	$ 1,200*
Legal services for an **insured** to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	PAID IN FULL	$ 240*
IRS Collection Defense **Legal services** for an **insured** in defense against collection actions by the Internal Revenue Service (IRS) related to errors on **your** personal tax return where the initial written notice is received after **your effective date**. This **benefit** does not include collection actions related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
IRS Audit Protection **Legal services** for an **insured** involving Internal Revenue Service (IRS) audits related to **your** personal tax return where the initial written notice is received after **your effective date**. This **benefit** does not include audits related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Purchase/Sale of Secondary Residence **Legal services** for an **insured** for the purchase or sale of **your secondary residence** for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	$ 320*
State and Local Tax Collection Defense **Legal services** for an **insured** in defense against collection actions by state and/ or local tax authority related to errors on **your** personal state tax return or personal local taxes where the initial written notice is received after **your effective date**. This **benefit** does not include collection actions related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
State and Local Tax Audit **Legal services** for an **insured** involving state and/or local tax authority audits related to **your** personal state tax return or personal local taxes where the initial written notice is received after **your effective date**. This **benefit** does not include audits related to **your** failure to file a personal tax return or **your** failure to pay the taxes **your** filed personal tax return indicated **you** owed	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Document Preparation **Legal services** for an **insured** for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	$ 40 per document
Surrogacy Agreements **Legal services** for an **insured** for the preparation of a surrogacy agreement.	PAID IN FULL	$ 300*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Domestic Partnership Agreements **Legal services** for an **insured** for the preparation of a domestic partnership agreement.	PAID IN FULL	$ 320*
Advice for Parents and Grandparents Telephone access to obtain legal advice and consultation on how the law relates to **your** parents and grandparents' legal matters and which actions may be taken.	PAID IN FULL	N/A
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. This **benefit** is limited to one usage per **certificate year**.	PAID IN FULL	$ 80*
Funeral Directive **Legal services** for an **insured** for the preparation of a funeral directive.	PAID IN FULL	$ 40 per document
Gender Identifier Change **Legal services** for an **insured** to change **your** gender identifier on government issued documents.	PAID IN FULL	$ 240*
Hospital Visitation Authorization **Legal services** for an **insured** for the preparation of a hospital visitation authorization.	PAID IN FULL	$ 40 per document
Name Change **Legal services** for an **insured** to legally change **your** name.	PAID IN FULL	$ 240*
Pre-Birth/Post-Birth Parentage Order **Legal services** for an **insured** for the preparation of a pre-birth and post-birth parentage order.	PAID IN FULL	$ 320*
Egg/Sperm/Embryo Donation Agreement **Legal services** for an **insured** for the preparation of an egg, sperm or embryo donation agreement.	PAID IN FULL	$ 480*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Driving Privilege Protection (excluding DWI-related) **Legal services** for an **insured** in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of **your** driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol.)	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Driving Privilege Restoration (excluding DWI-related) **Legal services** for an **insured** in an administrative proceeding for the restoration of suspended or revoked driving privileges of an **insured**. (Does not include driving while impaired or under the influence of drugs or alcohol.)	PAID IN FULL	$ 240*
Elder Law - Member Support Initial advice for an **insured** on the impact of **your** parent's/grandparent's personal legal matter on **you**.	PAID IN FULL	$ 25
Legal services for an **insured** for the preparation and review of a deed granted by a parent/grandparent where **you** are the grantee.	PAID IN FULL	$ 40 per document
Legal services for an **insured** for the preparation and review of a promissory note where **your** parent/grandparent is the payor and **you** are the payee.	PAID IN FULL	$ 40 per document
Legal services for an **insured** for the review of **your** parent's/grandparent's personal legal documents, including estate planning documents where **you** have been named as an agent or executor/personal representative.	PAID IN FULL	$ 40 per document
Restraining/Protective Order - Named Insured **Legal services** for the **named insured** to obtain a restraining/protective order.	PAID IN FULL	$ 320*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Restraining/Protective Order - Insured **Legal services** for an **insured** to obtain a restraining/protective order when the opposing party is not an **insured** under the same **Certificate**.	PAID IN FULL	$ 320*
Credit Records Correction Advice, document review, document preparation and correspondence for an **insured** related to correcting inaccuracies or misrepresentations on **your** credit record	PAID IN FULL	$ 160*
Building Codes **Legal services** for a **legal dispute** for **you** in an administrative action for permit or code violations relating to the renovation and/ or improvement of **your** existing **primary residence.**	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Building Codes - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action for permit or code violations relating to the renovation and/ or improvement of **your** existing **secondary residence.**	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Easement **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement on **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Easement - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action regarding an easement on **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Foreclosure **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your primary residence** when a party is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Foreclosure - Secondary Residence **Legal services** for a **legal dispute** regarding written notice of a foreclosure related to **your secondary residence** when a party is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Mental Incompetency or Infirmity Proceedings **Legal services** for a **legal dispute** related to mental incompetency or infirmity proceedings when a party is taking action against **you**.	PAID IN FULL	$ 960*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Property Tax **Legal services** for a **legal dispute** for **you** in an administrative action to reduce the property tax assessment on **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Property Tax - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action to reduce the property tax assessment on **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Small Claims Court **Legal services** for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit. This **benefit** does not include representation in court.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law, when a party is taking action against **you**.	PAID IN FULL	$ 400*
Social Security/Veterans/Medicare **Legal services** for a **legal dispute** for **you** in an administrative proceeding arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion (Exclusion #2 as it relates to employment matters for Veterans benefit is waived for this **benefit**.)	PAID IN FULL	$ 100,000***
Zoning and Variances **Legal services** for a **legal dispute** for **you** in an administrative action related to a zoning change, variance or an eminent domain proceeding involving **your primary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Zoning and Variances - Secondary Residence **Legal services** for a **legal dispute** for **you** in an administrative action related to a zoning change, variance or an eminent domain proceeding involving **your secondary residence**.	PAID IN FULL	$ 400*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Adoption **Legal services**[1] in an adoption for an **insured** to become an adoptive parent(s).		
Uncontested	PAID IN FULL	$ 400*
Contested	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
[1]In international adoptions, where a foreign attorney is necessary, **you** are eligible to receive indemnity reimbursement in addition to the **benefits** available in the United States		
Defense of Civil Damage Claims **Legal services** for a **legal dispute** for **you** 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; claims related to libel, slander, defamation, or reputation; or claims related to a felony charge. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction.)	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Consumer Protection **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or warranties relating to consumer **goods** or **services** (excluding real estate, residential contractor and insurance disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Defense of Debt Collection **Legal services** for a **legal dispute** related to consumer **goods** or **services** (excluding foreclosures, garnishment, mechanic's lien and student loan debt collection) when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Defense of Garnishment **Legal services** for a **legal dispute** for a garnishment to collect **judgment** related to **goods** or **services** when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
(Exclusion #3 as it relates to **judgments** garnishment is waived for this **benefit**.)		

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Guardianship/Conservatorship **Legal services** in a Guardianship/Conservatorship for an **insured** to appoint or be appointed as a Guardian/ Conservator.		
Uncontested	PAID IN FULL	$ 480*
Contested	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Homeowner Association Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to **your** homeowner association when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Insurance Disputes **Legal services** for a **legal dispute** relating to **your** insurance carrier when **you** wish to take action against the insurance carrier regardless of whether the matter proceeds to the filing of a lawsuit or when the insurance carrier is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited jurisdiction.)	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Mechanic's Lien **Legal services** for an **insured** to remove a mechanic's lien. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Miscellaneous Services - 4 hours **Miscellaneous legal services**. This **benefit** is limited to four hours per **certificate year**. (Exclusion #3 as it relates to **judgments** is not intended to exclude family law decree matters.)	4 hours	$ 320*
Neighbor Disputes **Legal services** for a **legal dispute** with **your** neighbor related to **your primary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction),	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to **your secondary residence** (excluding boundary, nuisance and harassment disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Boundary **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Boundary - Secondary Residence **Legal services** for a **legal dispute** with **your** neighbor related to the boundary of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Neighbor Disputes - Nuisance & Harassment **Legal services** related to **your primary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Neighbor Disputes - Nuisance & Harassment - Secondary Residence **Legal services** related to **your secondary residence**, involving a **legal dispute** with **your** neighbor for nuisance or harassment, when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 720*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Personal Property Protection **Legal services** for a **legal dispute** regarding contracts or obligations for the transfer of **your personal property** or **your personal property** rights when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 320*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your primary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Real Estate Disputes - Secondary Residence **Legal services** for a **legal dispute** regarding contracts or obligations for the construction, purchase or sale of **your secondary residence** (excluding property title disputes) when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes - Property Title **Legal services** for a **legal dispute** regarding the property title of **your primary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Real Estate Disputes - Property Title - Secondary Residence **Legal services** for a **legal dispute** regarding the property title of **your secondary residence** when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 1,200*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Residential Contractor Disputes **Legal services** for a **legal dispute** regarding written, verbal or implied contracts or obligations related to a residential contractor when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. This **benefit** does not include Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 800*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
School Administrative Hearings **Legal services** for a **legal dispute** in administrative public or private formal school proceedings regarding disabilities and accompanying educational accommodations or when an **insured** violates student policy when **you** wish to take action against the school regardless of whether the matter proceeds to the filing of a formal dispute or when the school is taking action against **you**.	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Student Loan Debt Collection **Legal services** for a **legal dispute** related to **your** student loan when a party is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 480*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Tenant Matters **Legal services** for a **legal dispute** with **your** landlord as tenant of **your primary residence**, including but not limited to, eviction and security deposit disputes, when **you** wish to take action against **your** landlord regardless of whether the matter proceeds to the filing of a lawsuit or when **your** landlord is taking action against **you**. This **benefit** does not include matters in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	$ 320*
Trial for three (3) days or less	PAID IN FULL	$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	$ 100,000***
Child Custody/Child Support Agreement - 8 hours **Legal services** for the creation of an initial **uncontested** child custody, child support, or child visitation agreements when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. The **benefit** does not include the modification of current agreements.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** for the creation of an initial **contested** child custody, child support, or child visitation agreements when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. The **benefit** does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per **insured event**)	$ 640*
Divorce - 30 hours **Legal services** for the **named insured** in an **uncontested** divorce, a legal separation and/ or an annulment of marriage.	PAID IN FULL	$ 640*
Legal services for the **named insured** in a **contested** divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 30 hours per **insured event**)	$ 2,400*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Alimony, Child Support, Child Custody and Child Visitation - 8 hours		
Legal services for an **uncontested** motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**.	PAID IN FULL	$ 320*
Legal services for a **legal dispute** regarding a **contested** motion to enforce or modify a final decree for child support, child custody, child visitation, or alimony when **you** wish to take action against a party regardless of whether the matter proceeds to the filing of a lawsuit or when a party is taking action against **you**. (Exclusion #3 as it relates to **judgments** is not intended to exclude child custody, child visitation, child support and alimony matters.)	PAID IN FULL (up to 8 hours per **insured event**)	$ 640*

* **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

Immediate Advice Attorneys

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. 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.	PAID IN FULL

CONDITIONS

Policy Period and Territory

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

Any **insured event** which occurs prior to the **insured's effective date** will be considered pre-existing and excluded and **benefits** will not 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, Termination and Non-renewal

We will not cancel this policy during the term defined in the Declaration unless such cancellation is based on one or more of the reasons below:

(A) nonpayment of premium provided, however, that a notice of cancellation on this ground shall inform the **insured** of the amount due;

(B) conviction of a crime arising out of acts increasing the hazard insured against;

(C) discovery of fraud or material misrepresentation in the obtaining of the policy or in the presentation of a claim thereunder;

(D) after issuance of the policy or after the last renewal date, discovery of an act or omission, or a violation of any policy condition, that substantially and materially increases the hazard insured against, and which occurred subsequent to inception of the current policy period;

(E) a determination by the superintendent that continuation of **our** present premium volume would jeopardize **our** solvency or be hazardous to the interests of **our policyholders**, creditors, or the public; or

(F) a determination by the superintendent that the continuation of the policy would violate, or would place **us** in violation of, any provision of this chapter.

We will give **you** and when applicable, **your** authorized agent or broker thirty (30) days written notice of cancellation for nonpayment of premium (which includes a fifteen (15) day grace period) and sixty (60) days written notice of cancellation for any other reason set forth under (B)-(F) above. The **policyholder** must give **us** at least thirty (30) days notice of cancellation.

A covered policy shall remain in full force and effect pursuant to the same terms, conditions and rates unless written notice is mailed or delivered by the insurer to the first-**named insured**, at the address shown on the policy, and to such **insured's** authorized agent or broker, indicating the insurer's intention:

1. not to renew such policy; or

2. to condition its renewal upon change of limits, change in type of coverage, reduction of coverage, increased deductible or addition of exclusion, or upon increased premiums in excess of ten percent; or

3. that the policy will not be renewed or will not be renewed upon the same terms, conditions or rates; such alternative renewal notice will be mailed or delivered on a timely basis and advise the **insured** that a second notice shall be mailed or delivered at a later date indicating the insurer's intention as specified in (1) or (2) above and that coverage shall continue on the same terms, conditions and rates as the expiring policy, until the later of the expiration date or sixty (60) days after the second notice is mailed or delivered; such alternative renewal notice shall also advise the **insured**, that upon written request, **we** shall furnish loss information within ten (10) days of the request.

Any written notice of the intention not to renew, or to renew conditionally, will be mailed or delivered to **you** and to **your** producer of record at least forty-five (45) days, but not more than sixty (60) days before the expiration date. If the notice of nonrenewal or conditional renewal is mailed less than forty-five (45) days before expiration, coverage will remain in effect until forty-five (45) days after the notice is mailed.

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 is paid.

Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or spouse which includes same-sex couples legally married and the **insured** dependents continues under the policy for one year, and **we** waive further premium

payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

Should a **named insured** be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or spouse which includes same-sex couples legally married and the **insured** dependents will continue, without the payment of premium, for the length of the **named insured's** absence and for so long as the **named insured** remains eligible for **benefits** through the **policyholder.**

Conversion

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

Coordination of Benefits

This policy coordinates **benefits** as follows: when a claim is made, the primary plan pays its regular **benefit** first. A plan is primary when it:

1. covers **your** employee as **insured** rather than as a dependent
2. covers a child as dependent of the parent whose birthday occurs earliest in the calendar year, except when:
   (a) parents are separated or divorced and parent with custody is not remarried: **benefit** of parent with custody is primary
   (b) parents are divorced and parent with custody is remarried, the order of determination is:
      (aa) parent with custody
      (bb) step-parent
      (cc) parent without custody
   (c) a court decree establishes financial responsibility for a child's legal expenses: then that parent's plan is primary

If none of the above applies, the plan that has covered the **insured** the longest is primary, except if the **insured** is laid off or retired.

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** or as soon as reasonably possible thereafter. Failure to notify **us** within one year of the **insured event** will not nullify **your** claim so long as notice is given as soon as reasonably possible and failure to give notice within the prescribed timeframe does not prejudice **us**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed or as soon as reasonably possible thereafter.

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**.

Failure to give any notice required to be given by such policy within the time prescribed therein shall not invalidate any claim made by the **insured**, an injured person or any other claimant:

(1) if it shall be shown not to have been reasonably possible to give such notice within the prescribed time and that notice was given as was reasonably possible thereafter;

(2) unless the failure to provide timely notice has prejudiced the insurer, except as provided in (1) above.

With respect to all claims (except for property damages) which are covered under the policy, if the insurer disclaims liability or denies coverage based upon failure to provide timely notice, then the injured person or other claimant may maintain an action directly against such insurer, in which the sole question is the insurer's disclaimer or denial based on the failure to provide timely notice, unless within sixty (60) days following such disclaimer or denial, the **insured** or the insurer: (a) initiates an action to declare the rights of the parties under the insurance policy; and (b) names the injured person or other claimant as a party to the action.

Network Attorney Claim 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 reimburse **you your** attorney fees for covered legal services according to the **Indemnity Benefits** in this policy.

Mail Claim Forms to ARAG, 500 Grand Avenue, Suite 100, Des Moines, IA 50309 or fax to 515-237-0278. For questions regarding coverage, call ARAG Customer Care Specialist at 800-247-4184 (or for TTY 800-383-4184).

Concealment or Fraud

No misrepresentation shall avoid any contract of insurance or defeat recovery, thereunder, unless such misrepresentation was material. No misrepresentation shall be deemed material unless knowledge by the insurer of the facts misrepresented would have led to a refusal by the insurer to make such contract.

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.

Should an **insured** have a complaint, they simply call the toll-free customer service number and speak to any representative. The representative will resolve the complaint immediately if possible and if not, it will be forwarded to the Customer Service Advocate who acts as a representative for the **insured** in remedying the situation. If any irreconcilable dispute exists between the company and an **insured**, either party may make written demand for arbitration. As an absolute condition to any arbitration, the **insured** and the company must mutually agree to

arbitration and the arbitration procedure. Judgment upon the award may be entered in any court having jurisdiction. The arbitrator has the power to decide any dispute between **us** and the **insured** concerning the application or interpretation of this policy, provided however, the arbitrator will have no power to revise or reform the actual language of this policy. The **insured** and the company will share equally in the cost of arbitration.

Nothing in this plan shall be construed to prevent an **insured** from making a complaint to the appropriate Appellate Division or other body designated by the Appellate Division to investigate complaints in accordance with Judiciary Law Section 90, or to the appropriate disciplinary body in the state where the legal service is being provided.

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.

2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.

3. **Legal services** involving class actions, punitive damages, **personal injury**, malpractice, court appeals or **judgments**.

4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in legal matters where **you** wish to take action against a party, regardless of whether the matter proceeds to **you** filing a lawsuit against the other party, and the amount **we** pay for **your legal services** exceeds the **amount in dispute**, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

SERVICE PLAN

Sprinklr
Legal Expense Service Plan

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

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

TERMS AND CONDITIONS

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

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

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

We reserve the right to terminate this service plan under the following conditions:

(1) If an associated insurance policy is terminated for any reason;

(2) If you fail to pay a Network Attorney the amounts due for a matter covered under this service plan; or

(3) If you have intentionally concealed or misrepresented any material fact or circumstance, made false statements, or engaged in fraudulent conduct relating to your membership or the plan.

SERVICES

REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal 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 amount covered by ARAG, the Network Attorney will bill you directly at reduced rates of at least 25% off their normal rate. 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 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 is 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
- Cash and debt management
- Savings and budgeting
- Asset allocation
- Credit reports
- Insurance
- IRAs and 401(k)s
- Student loans
- Mortgage education
- 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 SERVICES

A service that gives you access to:

- **Identity Theft Specialists** who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.
- **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, and
    - An Identity Theft Affidavit to help you report your identity theft to necessary parties.

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 - Balancing work and taking care of loved ones can be overwhelming. Fortunately, members have access to personalized guidance from expert Care Coaches and digital educational and support tools to assist them with their caregiving needs.

Caregiving services assists members and their families in finding adult and senior care, empowering them to:

- **Gain access to personalized content and resources:** Member answers a few simple questions to optimize their experience with tailored insights, services and learning resources for informed caregiving decisions based on their needs.

- **Work with a coach:** Dedicated Care Coaches provide proactive, personalized support in navigating caregiving challenges. Wherever members are on their caregiving journey, Care Coaches can help members:

    - Understand and identify the appropriate care options for their loved ones, including in-home care, nursing home 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 their care team of friends, family and professionals.

With these caregiving services, members 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.

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

TAX SERVICES

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

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

EXCLUSIONS

The plan services do not include:

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

2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.

3. Matters deemed by us to be frivolous or lacking merit.

4. Matters outside the jurisdiction of the United States of America.