

# UltimateAdvisor Plus™



---

**Policyholder:**

WAKE FOREST UNIVERSITY  
HUMAN RESOURCES  
2598 REYNOLDA ROAD  
WINSTON SALEM, NC 27106

**POLICY 10780-001**

07/01/2017 - 06/30/2018

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

**Important:**

For purposes of the Wake Forest University policy, the **Policyholder** has defined eligible dependents to mean: Legal spouse and children until the date that they reach age 26 regardless of student or marital status.

**ARAG INSURANCE COMPANY**  
**400 Locust St., Suite 480**  
**Des Moines, Iowa 50309**  
**GROUP LEGAL EXPENSE INSURANCE POLICY**  
**DECLARATIONS**

1. Name of Policyholder, Address  
WAKE FOREST UNIVERSITY  
HUMAN RESOURCES  
2598 REYNOLDA ROAD  
WINSTON SALEM, NC 27106
  
2. Policy Period  
The term of this Policy shall be from July 1, 2017 to June 30, 2018 Standard Time at the address of **Policyholder**
  
3. Premium  
\$17.98 monthly Composite rate per **Named Insured** and eligible dependents
  
4. Eligible Persons  
All full-time and part-time employees working 20 hours or more per week.

5. Policy Index

<b>BENEFITS</b> .....	As Endorsed
DEFINITIONS.....	3
AGREEMENT.....	4
EXCLUSIONS.....	5
CONDITIONS.....	5

6. **Benefits**

PULADOPT1	03/12	Uncontested Adoption
PULADOPT2	03/12	Contested Adoption
PULBANK	03/12	Bankruptcy
PULGUARD1	03/12	Uncontested Guardianship/Conservatorship
PULGUARD2	03/12	Contested Guardianship/Conservatorship
PULBLDGCODE	03/12	Building Codes
PULCGVNGCKUP	03/12	Caregiving Services - Annual Check Up
PULCHLDSUP2	03/12	Child Support Enforcement - 8 hours
PULCIVIL	03/12	Defense of Civil Damage Claims
PULCONSM	03/12	Consumer Protection
PULCRIMP	03/12	Criminal Misdemeanor Defense
PULDEBT	03/12	Defense of Debt Collection
PULDISS1	03/12	Uncontested Divorce
PULDISS3	03/12	Contested Divorce - 15 hours
PULDOCPREP	03/12	Document Preparation and Review
PULDOMESTIC	03/12	Protection from Domestic Violence
PULDRIVP1	03/12	Driving Privilege Protection (excluding DWI-related)
PULDRVPRST1	03/12	Driving Privilege Restoration (excluding DWI-related)

Continued

PULEASEMENT	03/12	Easement
PULESTATE2	03/12	Estate Administration & Estate Closing - 9 hours
PULFORECL	03/12	Foreclosure
PULGARN	03/12	Defense of Garnishment
PULHABEAS	03/12	Habeas Corpus Proceedings
PULINCOMP	03/12	Mental Incompetency or Infirmary Proceedings
PULIRS1	03/12	IRS Collection Defense
PULIRS2	03/12	IRS Audit Protection
PULJUVNL	03/12	Juvenile Court
PULMNTFC2	03/12	Minor Traffic - Broad (excluding DWI-related)
PULNAME	03/12	Name Change
PULNBRDISP	03/12	Neighbor Disputes
PULNBRDISP2	03/12	Neighbor Disputes - Secondary Residence
PULOFFICE2	03/12	General In Office Services - 4 hours
PULPARENTAL	03/12	Parental Responsibilities
PULPERSPROP	03/12	Personal Property Protection
PULPOSTDEF2	03/12	Post Decree Defense - 8 hours
PULPOSTENF2	03/12	Post Decree Enforcement - 8 hours
PULPRENUPT	03/12	Prenuptial Agreements
PULPROPREF	03/12	Refinancing - Primary Residence
PULPROPT2	03/12	Purchase/Sale of Secondary Residence
PULPURCH	03/12	Purchase of Real Estate
PULREDISP	03/12	Real Estate Disputes
PULREDISP2	03/12	Real Estate Disputes - Secondary Residence
PULSALE	03/12	Sale of Real Estate
PULSCHLADMN	03/12	School Administrative Hearings
PULSMCLM	03/12	Small Claims Court
PULSSVTMD	03/12	Social Security/Veterans/Medicare
PULTENANT	03/12	Tenant Matters
PULTRUSTS1	03/12	Irrevocable Trusts
PULTRUSTS2	03/12	Revocable Living Trusts
PULWILL	03/12	Wills & Durable Power of Attorney
PULZONVAR	03/12	Zoning and Variances

---

Countersignature (if required)

---

## DEFINITIONS

---

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

“**UNCONTESTED**” – an action in which all matters are settled without court intervention, mediation, arbitration, or substantial negotiation of opposing position.

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

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

## ARAG INSURANCE COMPANY

---

### AGREEMENT

---

**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.

---

## 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, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in **your** state.
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff and the amount **we** pay for **your legal services** exceeds the amount in dispute, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

---

## CONDITIONS

---

### Policy Period and Territory

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

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

### Eligibility

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

### Cancellation and Termination

**We** will not cancel this policy if it has been in effect for more than sixty (60) days, except for the following reasons:

1. Nonpayment of premium in accordance with the policy terms;
2. An act or omission by the **insured** or his representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining the policy, continuing the policy, or presenting a claim under the policy;
3. Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk;
4. Substantial breach of contractual duties, conditions, or warranties that materially affects the insurability of the risk;
5. A fraudulent act against the company by the **insured** or his representative that materially affects the insurability of the risk;
6. Willful failure by the **insured** or his representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by **us**;
7. Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30;
8. Conviction of the **insured** of a crime arising out of acts that materially affect the insurability of the risk;

9. A determination by the Commissioner that the continuation of the policy would place **us** in violation of the laws of this State; or
10. The **named insured** fails to meet the requirements contained in **our** corporate charter, articles of incorporation, or bylaws, when **we** are a company organized for the sole purpose of providing members of an organization with insurance coverage in this State.

**We** will give the **policyholder** fifteen (15) days written notice of cancellation for nonpayment of premium and forty-five (45) days written notice of cancellation for any other reason. If the basis for cancellation is nonpayment of premium **you** may continue the coverage and avoid the effect of the cancellation by payment in full at any time prior to the **effective date** of cancellation.

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 domestic partner and the **insured** dependents continues for the remainder of the current **Certificate Year**. **We** waive further premium payments during this time.

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

### **Conversion**

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

### **Adjustment of Premium**

Adjustment of premium based upon termination or addition of **insureds** 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 twenty (120) days after **legal services** for which **you** seek payment are completed.

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

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

**Concealment or Fraud**

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

**Subrogation**

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

**Relation of the Parties**

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

**Grievances**

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

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

**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).



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	\$ 300*


<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 \$60 per hour up to the stated amount

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 300*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Bankruptcy***

See Policy "Agreement" Section

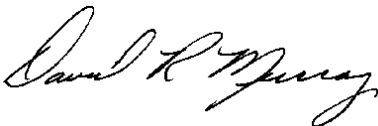
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Bankruptcy</u></b>		
<b>Legal services</b> for an <b>insured</b> up to and including filing of a Chapter 7 bankruptcy final report or confirmation of a Chapter 13 bankruptcy and including post-confirmation amendments.		
Chapter 7	PAID IN FULL	\$ 780*
Chapter 13	PAID IN FULL	\$ 1,020*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Uncontested Guardianship/Conservatorship**

See Policy "Agreement" Section

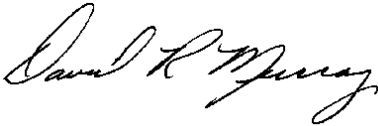
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Guardianship/ Conservatorship</u></b>		
<b>Legal services</b> in an <b>uncontested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 300*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 540*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

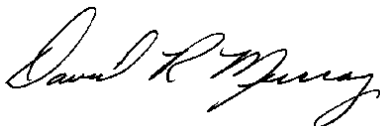
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

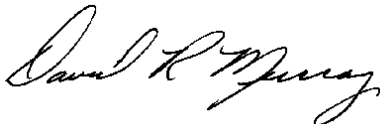
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Caregiving Services - Annual Check Up

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
-----------------	----------------------------------	--

### **Caregiving Services - Annual Check Up**

**Legal services** for **you** and **your** parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of **your** parent/grandparent and discuss any changes in their situation and potential legal implications.

PAID IN FULL

\$ 60\*


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

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## Child Support Enforcement - 8 hours

See Policy "Agreement" Section

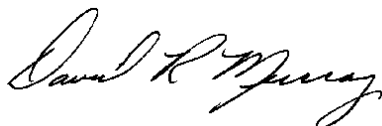
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Child Support Enforcement - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a motion brought by <b>you</b> to enforce a final decree for child support.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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 or claims which are covered by other insurance.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

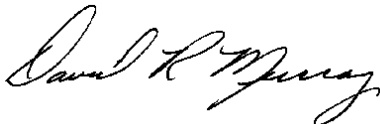
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

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.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

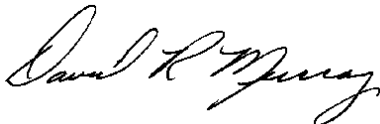
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

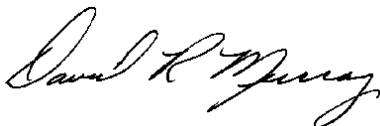
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***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 legal action related to consumer <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

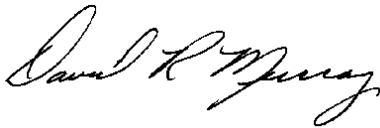
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 480*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Contested Divorce - 15 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Contested Divorce - 15 hours</b>		
<b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 15 hours per <b>insured event</b> )	\$ 840*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Document Preparation and Review***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Document Preparation and Review</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, and Installment Contracts.	PAID IN FULL	\$ 50 per document

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## **Protection from Domestic Violence**

See Policy "Agreement" Section

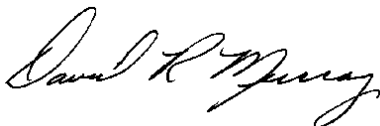
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 300*
<b>Legal services</b> for 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	\$ 300*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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 or a related offense.)	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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 or a related offense.)	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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>Easement</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action regarding an easement on <b>your primary residence</b> .	PAID IN FULL	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

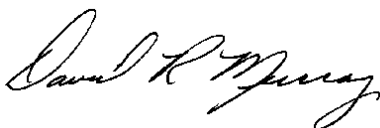
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Estate Administration & Estate Closing - 9 hours**

See Policy "Agreement" Section

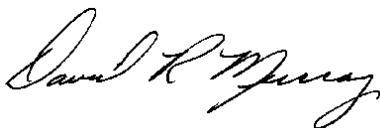
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Estate Administration &amp; Estate Closing - 9 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> in administering an estate where <b>you</b> have been named the executor.	PAID IN FULL (up to 9 hours per <b>insured event</b> )	\$ 540*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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 foreclosure matters related to <b>your primary residence</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

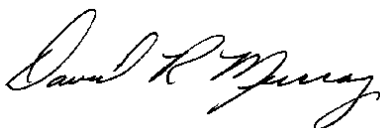
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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 legal action for a garnishment against <b>you</b> to collect a judgment related to <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

(Exclusion #3 as it relates to post judgment is waived for this **benefit**.)

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



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	\$ 300*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

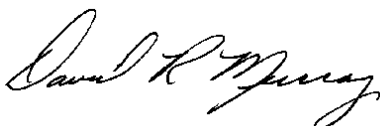
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

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	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



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> and while <b>your Certificate</b> is in effect.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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


\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



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> and while <b>your Certificate</b> is in effect.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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


\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## 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) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this <b>benefit</b> will cease as of the date of the removal.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**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 privilege. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)	PAID IN FULL	\$ 180*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Name Change**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
-----------------	--------------------------------------	--

**Name Change**

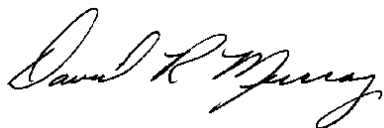
<b>Legal services</b> for an <b>insured</b> to legally change his/her name.	PAID IN FULL	\$ 240*
---	--------------	---------

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

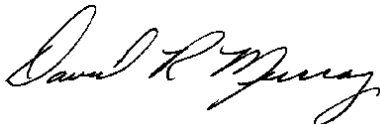
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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> in a dispute with a neighbor as a plaintiff or defendant related to <b>your</b> secondary residence, including boundary or property disputes.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

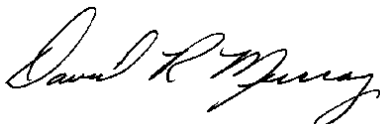
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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> from the date the attorney is retained. ( <b>THIS BENEFIT IS LIMITED TO 4 HOURS PER FAMILY PER CERTIFICATE YEAR.</b> )	4 hours	\$ 240*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## 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	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

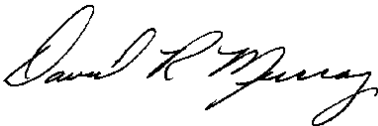
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## 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	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Post Decree Defense - 8 hours**

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Post Decree Defense - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a motion brought against <b>you</b> to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Post Decree Enforcement - 8 hours**

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Post Decree Enforcement - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a motion brought by or against <b>you</b> to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 480*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***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 anti-nuptial agreement.	PAID IN FULL	\$ 300*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Refinancing - Primary Residence**

See Policy "Agreement" Section

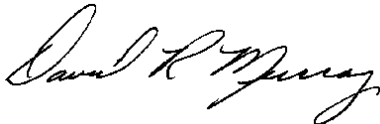
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Primary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing</b> of the <b>named insured's primary residence</b> .	PAID IN FULL	\$ 120*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

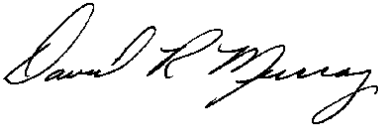
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase/Sale of Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase or sale of <b>your</b> secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 360*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## Purchase of Real Estate

See Policy "Agreement" Section

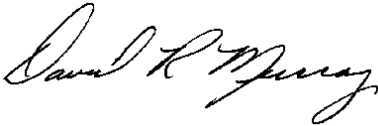
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase of Real Estate</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase of <b>your primary residence</b> for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 360*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

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	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

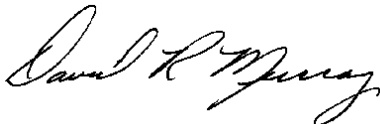
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



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</b> secondary residence.	PAID IN FULL	\$ 600*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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


\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## 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	\$ 360*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## 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 related to primary and secondary education regarding disabilities, special education and student policy violations.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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


\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Small Claims Court

See Policy "Agreement" Section

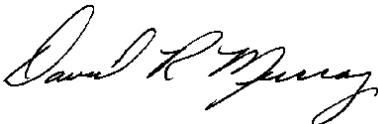
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Small Claims Court</b>		
<b>Legal services</b> for an <b>insured</b> to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).	PAID IN FULL	\$ 120*
<b>Legal services</b> for an <b>insured</b> to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	PAID IN FULL	\$ 240*
(Exclusion #3 as it relates specifically to small claims matters does not apply to this <b>benefit</b> .)		

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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><u>Social Security/Veterans/Medicare</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **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	\$ 240*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

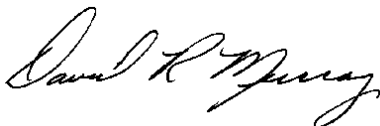
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



**Irrevocable Trusts**

See Policy "Agreement" Section

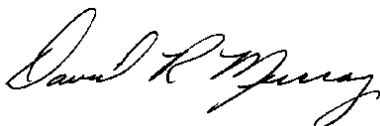
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Irrevocable Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone irrevocable trust.	PAID IN FULL	\$ 180*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Revocable Living Trusts**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Revocable Living Trusts</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable living trust.	PAID IN FULL	\$ 180*

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***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 husband and wife will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 150
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 60 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 35 single document \$ 50 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 35 single document \$ 50 spousal documents

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

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	\$ 360*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,200**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

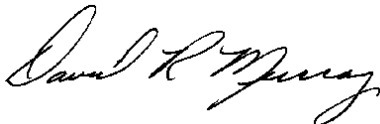
\*\* **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**ARAG Services, LLC  
400 Locust St., Suite 480  
Des Moines, Iowa 50309-**

**SERVICE PLAN**

1. Name of Plan Sponsor, Address  
WAKE FOREST UNIVERSITY  
HUMAN RESOURCES  
2598 REYNOLDA ROAD  
WINSTON SALEM, NC 27106
  
2. Service Period  
The term of this Plan shall be from July 01, 2017 to June 30, 2018  
Standard Time at the address of Plan Sponsor.
  
3. Price  
\$5.02 monthly Composite rate per **Named Plan Member** and eligible dependents
  
4. Services Provided  
As per attached

## **SERVICE PLAN**

for

Wake Forest University

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 at renewal upon prior written notice by us.

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

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

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

---

## 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 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.

You will receive:

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

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

Specific document preparation and document review.

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.

---

## REDUCED FEE LEGAL SERVICES

---

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Reduced Fee Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

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

### **REDUCED CONTINGENCY FEES**

This service provides you access to a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal.



---

## FINANCIAL EDUCATION AND COUNSELING SERVICES

---

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

Financial information and services include:

General financial planning counseling sessions	Insurance
Cash and debt management	IRAs and 401(k)s
Savings and budgeting	Federal tax information and education
Asset allocation	Mortgage education
Credit reports	Investments and Risks

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

---

## IDENTITY THEFT PROTECTION

---

A service that gives you access to:

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

**Identity Theft Materials**, including:

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

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

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

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

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

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

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

**Identity Theft Insurance:** Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (Eligibility, coverage, limitations and exclusions are governed by a separate Master Policy. Please see the Identity Theft Plan Summary for details.)

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

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

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

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

---

## IMMIGRATION

---

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

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

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

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

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

---

## LAW GUIDE

---

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

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

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

---

## DIY DOCS®

---

**Do-It-Yourself Legal Documents** - Online access to more than 300 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

Automobiles

Caregiving

Estate Administration

Marriage

Real Estate

Finances

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

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

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

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

---

## CAREGIVING SERVICES - ADVICE

---

Telephone access for you to obtain legal advice and consultation on how the law relates to your parents/grandparents legal matter and which actions may be taken.

---

## 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.

---

## EXCLUSIONS

---

The plan services do not include:

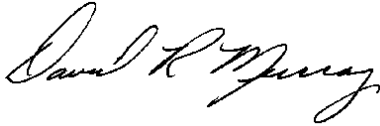
1. services for matters against us, the plan sponsor and/or your employer.
2. matters arising out of your profession, business interests, occupation, employment, workers or unemployment compensation, relocation required by an employer, patents or copyrights.
3. legal representation deemed by the providing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

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

1. matters which require, in your and/or the Telephone Attorney's opinion, your personal presence in a firm's office or your direct and personal representation by another attorney or accountant.
2. immigration assistance services unless those services are specifically listed in your service agreement.
3. services for a person other than the Named Plan Member against the interests of another plan member.
4. matters outside the jurisdiction of the United States of America.

This plan is effective July 01, 2017 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

A handwritten signature in cursive script, appearing to read "David R. Murray".

David R. Murray  
President

# ARAG INSURANCE COMPANY

## Privacy Statement

### **To ARAG Policyholders...**

ARAG Insurance Company values you as a customer and respects your right of privacy. We want to assure you that we have taken steps and will continue to take steps to maintain and safeguard your information. This privacy policy summarizes and describes our efforts to meet this objective. In this notice you will discover what information we collect, how we use it, and how we protect it from unauthorized access.

### **Security**

ARAG recognizes the importance of respecting the privacy of our policyholders and applicants. We have established physical, electronic and procedural protections to ensure that your personal information is kept confidential in accordance with this privacy policy. We want to assure you that any information that we gather is used strictly to affect, administer, or enforce a transaction requested or authorized by you. Furthermore, we also restrict access to your personal information within our organization to those employees who need the information to service your account.

### **Information We Collect**

We collect personal information about you and all policyholders from the following sources:

- Information you gave us or your agent when submitting an application for one or more policies of insurance;

- Information from subsidiary companies of ARAG Insurance Company;

- Depending on the product requested and in order to verify your information and properly underwrite your request, we may obtain information from consumer reporting agencies (including credit information), medical providers, and/or others.

### **How We Use your Information**

We use your information within ARAG Insurance Company for the following reasons:

- To protect you. The information we maintain about you and your policies of insurance help identify you and help protect against unauthorized access to your information.

- To provide service. Your information helps us respond to your inquiries more efficiently.

- To improve and develop our products and services. Every policy we offer is designed to protect you and/or your property. The information we gather is analyzed and processed in order to provide you with a superior product at a reasonable price.

### **Information We Disclose**

When we disclose your information to companies outside our group, we do so only for specific purposes as permitted by law. Accordingly, when we disclose information, we require companies to which we disclose your information to maintain and protect its confidentiality. We may disclose information to the following types of outside companies or entities:

- Independent contractors, such as technical system consultants, who program our software or maintain our systems to help us administer our products for you.

- Governmental or quasi-governmental entities, such as state insurance departments, guaranty funds or rate advisory organizations.

- Companies whom we have retained to provide services on our behalf or companies we have retained to administer your policy or account.

Some insurers release personal information to non-affiliated third parties that provide marketing support for products and services other than those offered by that insurer. ARAG does not. If we change our policy, we will give you a supplemental notice with instructions on how you may opt out of this information sharing.

**Questions?**

We value you as a customer and policyholder. If you have any concerns about our privacy policy, your agent will provide you access to your personal information that we possess or can reasonably retrieve. However, before your agent can satisfy your request you must provide a signed and notarized request indicating all policy numbers for which you want information.

This Privacy Statement describes our privacy practices for both current and former policyholders. We will provide one copy of this notice to joint policy or contract holders; please share this information with everyone covered by your policy.