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**LEGAL PROTECTION PLUS™**

SAMPLE

POLICY NUMBER	POLICY PERIOD	PAYMENT PLAN	STATE
25579	EFFECTIVE April 29, 2015 to April 28, 2016	MONTHLY	IA

**NAMED INSURED**

John NeedLegal  
 1234 Main Street  
 Des Moines, IA 50309

**INSUREDS**

Declarations reason:  
 NEW POLICY

**Your policy** consists of the Declarations page and **Policy**. Please keep them together.

ANNUAL PREMIUM     \$184.32

**DO NOT PAY THIS AMOUNT. ANY BALANCE DUE WILL BE INCLUDED WITH YOUR NEXT INVOICE.**

**This policy provides ONLY those coverages shown below. The coverages shown may be reduced by policy provisions.**

COVERAGES	DEDUCTIBLE PER INSURED EVENT	NETWORK BENEFIT	INDEMNITY BENEFIT
Advice and Consultation Services	N/A	Paid in Full	\$ 25
Driving Privilege Protection (excluding DWI-related)	\$250	Paid in Full minus applicable deductible	\$ 360* \$ 1,200** \$ 100,000***
Driving Privilege Restoration (excluding DWI-related)	\$250	Paid in Full minus applicable deductible	\$ 240*
Minor Traffic	\$250	Paid in Full minus applicable deductible	\$ 180*
Uncontested Adoption	\$250	Paid in Full minus applicable deductible	\$ 300*
Contested Adoption	\$250	Paid in Full minus applicable deductible	\$ 300* \$ 1,200** \$ 100,000***

<b>COVERAGES</b>	<b>DEDUCTIBLE PER INSURED EVENT</b>	<b>NETWORK BENEFIT</b>	<b>INDEMNITY BENEFIT</b>
Uncontested Guardianship/Conservatorship	\$250	Paid in Full minus applicable deductible	\$ 300*
Contested Guardianship/Conservatorship	\$250	Paid in Full minus applicable deductible	\$ 540* \$ 1,200** \$ 100,000***
Mental Incompetency or Infirmity Proceedings	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Juvenile Court	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Parental Responsibilities	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Name Change	\$250	Paid in Full minus applicable deductible	\$ 240*
Prenuptial Agreements	\$250	Paid in Full minus applicable deductible	\$ 300*
School Administrative Hearings	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Defense of Civil Damage Claims	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Consumer Protection	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Defense of Debt Collection	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Document Preparation and Review	\$250	Paid in Full minus applicable deductible	\$ 50 per document
Estate Administration & Estate Closing	\$250	Paid in Full minus applicable deductible	\$ 540*
Protection of Inheritance Rights	\$250	Paid in Full minus applicable deductible	\$ 360*

<b>COVERAGES</b>	<b>DEDUCTIBLE PER INSURED EVENT</b>	<b>NETWORK BENEFIT</b>	<b>INDEMNITY BENEFIT</b>
IRS Collection Defense	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
IRS Audit Protection	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Personal Property Protection	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Small Claims Court	\$250	Paid in Full minus applicable deductible	\$ 120*
Social Security/Veterans/Medicare	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Irrevocable Trusts	\$250	Paid in Full minus applicable deductible	\$ 180*
Revocable Living Trusts	\$250	Paid in Full minus applicable deductible	\$ 180*
Wills & Durable Power of Attorney	\$250	Paid in Full minus applicable deductible	\$ 150*
Criminal Misdemeanor Defense	\$250	Paid in Full minus applicable deductible	\$ 480* \$ 1,200** \$ 100,000***
Expungement	\$250	Paid in Full minus applicable deductible	\$ 240* \$ 1,200** \$ 100,000***
Habeas Corpus Proceedings	\$250	Paid in Full minus applicable deductible	\$ 300* \$ 1,200** \$ 100,000***
Building Codes	\$250	Paid in Full minus applicable deductible	\$ 360* \$ 1,200** \$ 100,000***
Foreclosure	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***

COVERAGES	DEDUCTIBLE PER INSURED EVENT	NETWORK BENEFIT	INDEMNITY BENEFIT
Neighbor Disputes	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Refinancing of Primary Residence	\$250	Paid in Full minus applicable deductible	\$ 120*
Purchase of Real Estate	\$250	Paid in Full minus applicable deductible	\$ 360*
Sale of Real Estate	\$250	Paid in Full minus applicable deductible	\$ 360*
Real Estate Disputes	\$250	Paid in Full minus applicable deductible	\$ 600* \$ 1,200** \$ 100,000***
Tenant Matters	\$250	Paid in Full minus applicable deductible	\$ 240* \$ 1,200** \$ 100,000***
Zoning and Variances	\$250	Paid in Full minus applicable deductible	\$ 360* \$ 1,200** \$ 100,000***

\* **Indemnity Benefits** are \$60 per hour up to the stated amount.

\*\* **Trial Indemnity Benefits** for any **trial** lasting three (3) days or less are \$200 per 1/2 day of **trial** time up to the stated amount.

\*\*\* **Trial Indemnity Benefits** for any **trial** starting on day four (4) until completion is \$400 per 1/2 day of **trial** time up to the stated amount.

\_\_\_\_\_  
 AUTHORIZED REPRESENTATIVE (if required)

\_\_\_\_\_  
 DATE COUNTERSIGNED

**ARAG Insurance Company**  
**LEGAL INSURANCE POLICY**

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SAMPLE

# ARAG INSURANCE COMPANY

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## AGREEMENT

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In return for payment of the premium and subject to all the terms of this **policy**, **we** will provide the coverages as shown in the Declarations. The coverages **you** have purchased are stated on the Declarations page and are subject to the maximum limits, **deductibles**, exclusions, conditions, and other terms of this **policy**. **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 policy** is in effect.

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

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## DEFINITIONS

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Throughout this **policy**, words and phrases in boldface type have the following definitions:

**"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.

**"DEDUCTIBLE"** – a specified amount of money that the **insured** must pay before **we** will pay for a **legal service**.

**"EFFECTIVE DATE"** – the first date for which **you** have paid premium and the **named insured** is eligible for benefits under the **policy**.

**"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 Declarations, 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 under the age of 19 who reside in the **named insured's** household or under the age of 23 if unmarried and a full time student. A dependent

child may have coverage extended beyond age 23 if he/she is incapable of self-support because of physical disability or mental incapacity who has never been married and is chiefly dependent on the **named insured** for support and maintenance.

**"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 with **us** as entitled to coverage under the terms of this **policy** as designated in the Declarations.

**"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 estate property and which does not produce income.

**“POLICY”** – the document provided by **us** to the **named insured** that describes the benefits and terms of this insurance **policy**.

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

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

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

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

**“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 in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances and continuances by the court.

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

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

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

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## EXCLUSIONS

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**We** do not provide coverage for:

1. Any legal matter not specifically listed on **your** Declarations.
2. **Legal services** in class actions, post judgments, punitive damages, malpractice, or appeals.
3. **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.

4. Matters against **us** or an **insured** against the interests of the **named insured** under the same **policy**.
5. **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.

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## GENERAL PROVISIONS

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### Policy Period and Territory

This **policy** applies to **insured events** which occur worldwide during the **policy** period listed in **your** Declarations. 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.



The **policy** period, unless otherwise designated on the Declarations page, is for a term of one year beginning on the date stated on the Declarations.

This **policy** will remain in effect for each successive one year period for which **you** pay the required renewal premium. If **you** fail to pay the renewal premium, the **policy** will lapse on the renewal date. **We** will not be liable under any of the provisions of the **policy** for loss, damage or injury occurring between the date the **policy** lapses and the time **we** receive and accept the renewal premium. **Our** obligation for the payment of a credit will not extend or change the **policy** period.

### 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**.

### Termination

1. **We** may terminate this **policy** when it has been in effect less than sixty (60) days for any reason with a written notice of termination at least ten (10) days before the **effective date** of the termination.

2. **We** will not terminate this **policy** during the term defined in the Declarations if it has been in effect for sixty (60) days or more, or after the **effective date** of a renewal **policy** except for one of the following reasons:

(a) Nonpayment of premium;

(b) Discovery of fraud or material misrepresentation made by, or with knowledge of the **named insured** in obtaining the **policy**, in continuing the **policy** or presenting a claim under the **policy**;

(c) Actions by the **insured** that substantially change or increase the risk insured;

(d) The **insured** has acted in a manner the **insured** knew or should have known was in violation or breach of a term or condition of this **policy**; or

(e) The occurrence of a change in the risk that substantially increases the hazard insured against after this **policy** has been issued or renewed.

3. **We** will provide **you** with a written notice of termination at least ten (10) days before the **effective date** of the termination for non-payment of

premium and thirty (30) days for any reason set forth under 2. (b) - (e) above.

The notice for termination will be accompanied by a refund of unearned premium.

4. If **we** elect not to renew this **policy**, a written notice of the intention not to renew will be mailed or delivered to **you** at least thirty (30) days before the expiration date. If the notice of nonrenewal is mailed less than thirty (30) days before expiration, coverage will remain in effect until thirty (30) days after the notice is mailed.

Any written notice will state the specific facts which constitute the grounds for termination set forth under 2. (a)-(e) or denied renewal and will be sent by certified mail to the **named insured** at the last address known to **us** by the required date.

### Cancellation

The **named insured** may cancel this **policy** at any time, but the **effective date** of cancellation cannot be earlier than the date of the request.

### Other Termination and Cancellation Provisions

If this **policy** is cancelled or terminated, the premium will be refunded to the **named insured** for the period from the date of cancellation to the **policy** expiration date.

### Change of Policy Provisions

The premium is based on information **we** have received from **you** and other sources. **You** agree to cooperate with **us** in determining if this information is correct and complete. **You** agree that if this information changes, or is incorrect or incomplete, **we** may adjust **your** premiums or terminate **your policy** accordingly during the **policy** period.

If during the **policy** period, the risk exposure changes due to a change, addition, or deletion of any coverage or limits, the necessary premium adjustments will be made effective the date of change in exposure.

**We** will make any calculations or adjustments of **your** premium using the applicable rules, rates and forms as of the **effective date** of the change.

If **we** revise this **policy** to provide more coverage without charging additional premium, **your policy** will automatically provide the additional coverage the day the revision is effective in **your** state. This paragraph does not apply to changes implemented

with a revision that includes both broadenings and restrictions in coverage. Otherwise, this **policy** includes all of the agreements between **you** and **us**. Its terms may not be changed or waived except by endorsement issued by **us**.

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

A person seeking any coverage must:

- Cooperate with **us** in the investigation, settlement or defense of any claim or suit.
- Authorize **us** to obtain pertinent records.
- Promptly send **us** copies of any notices or legal papers when required by **us**. **We** have the right to withhold benefits if the requested information is not provided to **us**.
- 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.
- Verify **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 or if **you** haven't notified the **Network Attorney** that **you** have a legal plan prior to the **Network Attorney** providing **legal services**.

### **Legal Action Against Us**

No legal action may be brought against **us** until there has been full compliance with all the terms of this **policy**. No person or organization has any right under this **policy** to bring **us** into any action to determine the liability of an **insured**.

### **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**.

### **Concealment or Misrepresentation**

**We** do not provide benefits for **you** if **you** have, at the time of application, any time during the **policy** period, or in connection with the presentation or settlement of a claim, intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** insurance.

### **Payment Limitations**

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

### **Our Right To Recover Payment**

If **we** make a payment under this **policy** and the person to or for whom payment was made has a right to recover damages from another, **we** will be subrogated to that right. That person shall do whatever is necessary to enable **us** to exercise **our** rights, and shall do nothing after loss to prejudice them.

### **Coordination of Benefits**

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** of **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**.

### **Relation of the Parties**

**You** have the unrestricted right to choose an attorney. The attorney is not **our** agent or employed by **us**. **We** 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.

### **Assignment**

**Your** rights and duties under this **policy** may not be assigned without **our** written consent.

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## COVERAGES

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### **Advice and Consultation Services**

Initial advice and consultation from an attorney via phone or in-office on how the law relates to **your** personal legal matter and which action may be taken.

### **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 or a related offense.)

### **Driving Privilege Restoration (excluding DWI-related)**

**Legal services** for an **insured** in all administrative proceedings 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 or a related offense.)

### **Minor Traffic**

**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 privilege. (Does not include driving while impaired or under the influence of drugs or alcohol, parking or any non-moving offense.)

### **Uncontested Adoption**

**Legal services** in an **uncontested** adoption for an **insured** to become an adoptive parent(s).

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.

### **Contested Adoption**

**Legal services** in a **contested** adoption for an **insured** to become an adoptive parent(s).

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.

**Legal services** in a **contested** adoption for an **insured** to become an adoptive parent(s).

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.

**Legal services** in a **contested** adoption for an **insured** to become an adoptive parent(s).

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.

### **Uncontested Guardianship/Conservatorship**

**Legal services** in an **uncontested** Guardianship/Conservatorship for an **insured** to appoint or be appointed as a Guardian/Conservator.

### **Contested Guardianship/Conservatorship**

**Legal services** in a **contested** Guardianship/Conservatorship for an **insured** to appoint or be appointed as a Guardian/Conservator.

### **Mental Incompetency or Infirmity Proceedings**

**Legal services** for an **insured** in defense of mental incompetency or infirmity proceedings.

### **Juvenile Court**

**Legal services** for an **insured** 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 benefit will cease as of the date of the removal.

### **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.

### **Name Change**

**Legal services** for an **insured** to legally change his/her name.

### **Prenuptial Agreements**

**Legal services** for an **insured** for the preparation of a premarital or anti-nuptial agreement.

### **School Administrative Hearings**

**Legal services** for an **insured** in all administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations.

### **Defense of Civil Damage Claims**

**Legal services** for an **insured** in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims which are covered by other insurance.

### **Consumer Protection**

**Legal services** as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer **goods** or **services** and/or residential contractor disputes.

### **Defense of Debt Collection**

**Legal services** for an **insured** as the defendant in a legal action related to consumer **goods** or **services**.

### **Document Preparation and Review**

**Legal services** for an **insured** for the preparation and review of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, and Powers of Attorney.

### **Estate Administration & Estate Closing**

**Legal services** for an **insured** in administering an estate where **you** have been named the executor.

### **Protection of Inheritance Rights**

**Legal services** for an **insured** claiming the right to inherit from or assert a claim against a deceased person's estate.

### **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** and while **your policy** is in effect.

### **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** and while **your policy** is in effect.

### **Personal Property Protection**

**Legal services** for an **insured** as a plaintiff or defendant regarding contracts or obligations for the transfer of **your personal property** or **your personal property** rights.

### **Small Claims Court**

**Legal services** for an **insured** to obtain advice and counseling to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction).

**Legal services** for an **insured** to defend an action in Small Claims Court (or similar court of limited jurisdiction) including representation in court where allowed by law.

### **Social Security/Veterans/Medicare**

**Legal services** for an **insured** in all administrative proceedings arising out of Social Security, Veterans, Medicare or Medicaid benefits.

### **Irrevocable Trusts**

**Legal services** for an **insured** for the preparation of a stand-alone irrevocable trust.

### **Revocable Living Trusts**

**Legal services** for an **insured** for the preparation of a stand-alone revocable living trust.

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

Individual will or husband and wife will(s), living will, health care power of attorney, health care directive and/or financial power of attorney. (Does not include

any tax planning services done in connection with the will.)

### **Criminal Misdemeanor Defense**

**Legal services** for an **insured** in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.

### **Expungement**

**Legal services** for an **insured** for the expungement of **your** criminal record.

### **Habeas Corpus Proceedings**

**Legal services** for an **insured** in habeas corpus proceedings.

### **Building Codes**

**Legal services** for an **insured** in an administrative action for permit or code violations relating to the renovation and/or improvement of **your** existing **primary residence**.

### **Foreclosure**

**Legal services** for an **insured** regarding foreclosure matters related to **your primary residence**.

### **Neighbor Disputes**

**Legal services** for an **insured** with a neighbor as a plaintiff or defendant in a dispute related to **your primary residence**, including boundary or property title disputes.

### **Refinancing of Primary Residence**

Advice and review of relevant documents regarding **refinancing** of the **named insured's primary residence**.

### **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.

### **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.

### **Real Estate Disputes**

**Legal services** for an **insured** as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of **your primary residence**.

### **Tenant Matters**

**Legal services** for an **insured** as a plaintiff or defendant with **your** landlord as tenant of **your primary residence**, including but not limited to, eviction and security deposit disputes.

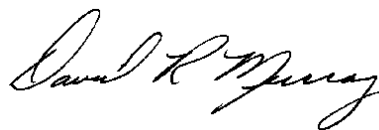
### **Zoning and Variances**

**Legal services** for an **insured** in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving **your primary residence**.

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

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

**SERVICE PLAN**

1. Named Plan Member, Address  
John NeedLegal  
1234 Main Street  
Des Moines, IA 50309
  
2. Annual Service Fee  
\$109.68
  
3. Services Provided  
As per attached

SAMPLE

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 Legal Insurance Policy. If the named plan member purchased only individual membership the services described below will be available only to him/her.

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## TERMS AND CONDITIONS

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

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 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.

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

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## SERVICES

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### 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/you 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 tools and resources needed to take a proactive approach in your caregiving role.

### 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.

### **Identity Theft Protection**

A service that gives you access to:

#### **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 Specialists 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 Specialists assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. – due to lost or stolen wallet or identity documents.

**Identity Theft 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.

**Credit Monitoring:** Services designated to track and immediately inform you of any activities or changes to your credit – including loan applications, credit card activations, purchases, 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.

### **Financial Education and Counseling Services**

This service provides you toll-free 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 information on how to use the program's financial tools.

Financial information and services include:

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

### **Online Consumer Documents**

**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
- Marriage
- Caregiving



Real Estate  
Estate Administration  
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  
Living Will  
Health Care Power of Attorney  
Standard Will

### **Reduced Fee Benefit**

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. Reduced Fee Network Attorney's have agreed to provide 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.

### **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.

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## **EXCLUSIONS**

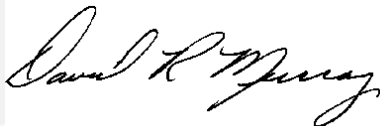
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The plan services do not include:

1. Services for matters against us, 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. Service for the benefit of a person other than you.

The plan shall remain in effect unless terminated by us.

ARAG Services, LLC



David R. Murray  
President

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## PRIVACY STATEMENT

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### 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.