

# UltimateAdvisor Plus™



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**Policyholder:**  
NORTONLIFELOCK INC.  
350 ELLIS STREET  
MOUNTAIN VIEW, CA 94043

## **POLICY 10245-003**

01/01/2020 - 12/31/2020

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

**Important:**

For purposes of the NortonLifeLock Inc. policy, the **Policyholder** has defined eligible dependents to mean: Spouse or both same and opposite sex domestic partner and children until the date that they reach age 26 regardless of student or marital status.

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

1. Name of Policyholder, Address  
NORTONLIFELOCK INC.  
350 ELLIS STREET  
MOUNTAIN VIEW, CA 94043

2. Policy Period  
The term of this Policy shall be from January 1, 2020 to December 31, 2020 Standard Time at the address of **Policyholder**

3. Premium  
\$22.41 monthly Composite rate per **Named Insured** and eligible dependents

4. Eligible persons  
All full-time employees working 20 hours or more per week.

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## DEFINITIONS

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

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

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

**“CONTESTED”** – an action in which any disputed issue must be negotiated by **your** attorney regardless of whether any legal forms are filed.

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

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

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

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

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

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

**“INSURED RENTAL PROPERTY”** – a single dwelling (house, apartment, duplex or condominium) that **you** have an ownership interest in and that is not **your primary residence** and that for a portion of the year is rented out to another individual.

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

**“LEGAL SERVICES”** – time spent by 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.

**“MEDIATION COSTS”** – payment of a qualified mediator who assists the **insured** and another party attempt to reach a settlement regarding a covered legal matter.

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

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

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

“**NON-MOVING OFFENSE**” – parking ticket, registration, equipment or other violations that aren't handled in conjunction with a moving violation.

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

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

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

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

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

“**SECONDARY RESIDENCE**” – a single dwelling (house, apartment, duplex, or condominium) that **you** have an ownership interest in and that is not **your primary residence**.

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

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

“**UNCONTESTED**” – an action in which all matters are settled or decided without attorney negotiation, and **your** attorney assists in completing any necessary formal processes.

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

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

## ARAG INSURANCE COMPANY

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### AGREEMENT

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

**You** can choose a **Network Attorney** or **Non-Network Attorney** for **legal services** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect. **We** will pay **benefits** for **legal services** up to the maximum amount listed in the **benefits** section of this policy.

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

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## EXCLUSIONS

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**We** do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff and the amount **we** pay for **your legal services** exceeds the amount in dispute, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

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## CONDITIONS

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### Policy Period and Territory

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

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

### Eligibility

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

### Cancellation and Termination

Neither **we** nor the **policyholder** will cancel this policy during the term defined in the Declarations except for fraud or for the failure to pay premium due. **We** will give **you** ten (10) days notice of cancellation for nonpayment of premium and forty-five (45) days notice of cancellation for any other reason.

If the **named insured** ends employment or membership in the group to which this policy is issued (except upon the **named insured's** death), or the policy is canceled by the **policyholder**, **your** coverage will cease at the end of the term for which premium has been paid.



### Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or domestic partner and the **insured** dependents continues under the policy for one year, and **we** waive further premium payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

Should a **named insured** be deployed for a period of more than thirty (30) consecutive days for the purposes of military service or of responding to a declared national emergency, coverage for the spouse or 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 **insured's** shall be calculated by **us**. Payments or refunds shall be due on the first day of the following calendar month.

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

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

### Coordination of Benefits

This policy coordinates **benefits** as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

If **you** are entitled to receive **legal services** or reimbursement for **legal services** from any other person or organization, **our** coverage will be excess.

Payment by **us** for **legal services** under this policy does not preclude **your** attorney from seeking and recovering attorney fees from an opposing party, where authorized by law, court rule or contract, at the attorney's usual and customary or prevailing rate. If **you** receive reimbursement of attorney's fees, then **you** will reimburse **us** for payments made under this policy.

### Payment Limitations

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

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

**You** or **your** representative must submit a written notice of claim to **us** within one year after the **insured event**. A claim form and itemized billing are required within one hundred eighty (180) days after **legal services** for which **you** seek payment are completed.

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

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

**Fraud or Abuse**

**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. **We** may discontinue **your** benefits if **we** deem that **you** are exhibiting hostile or abusive behavior towards **us**, **our** employees and/or **Network Attorneys**.

**Subrogation**

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

**Relation of the Parties**

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

**Grievances**

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

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

**Non-Assessable Policy**

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

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

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

Ann Cosimano  
Secretary

David R. Murray  
President

## ***Uncontested Adoption***

See Policy "Agreement" Section

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

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

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Adoption

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Adoption</u></b>		
<b>Legal services</b> <sup>1</sup> in a <b>contested</b> adoption for an <b>insured</b> to become an adoptive parent(s).	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

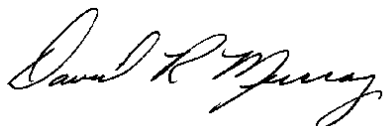
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Building Codes***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action for permit or code violations relating to the renovation and/ or improvement of <b>your</b> existing <b>primary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

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By



Authorized Representative

## Caregiving Services - Annual Check Up

See Policy "Agreement" Section

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

\$ 80\*

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

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Defense of Civil Damage Claims**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Civil Damage Claims</u></b>		
<b>Legal services</b> for an <b>insured</b> in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle, claims which are covered by other insurance, or claims related to a felony charge.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

### Credit Records Correction

See Policy "Agreement" Section

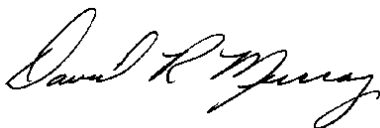
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Credit Records Correction</u></b>		
<b>Legal services</b> for an <b>insured</b> related to correcting inaccuracies or misrepresentations on <b>your</b> credit record.	PAID IN FULL	\$ 160*

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## **Criminal Misdemeanor Defense**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Criminal Misdemeanor Defense</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

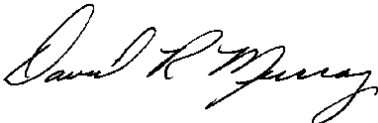
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Uncontested Divorce***

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Contested Divorce - 15 hours

See Policy "Agreement" Section

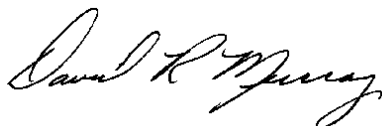
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Contested Divorce - 15 hours</b>		
<b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 15 hours per <b>insured event</b> )	\$ 1,200*

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

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	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

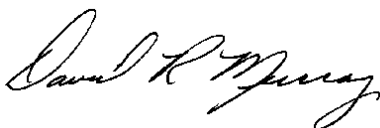
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Driving Privilege Restoration (excluding DWI-related)

See Policy "Agreement" Section

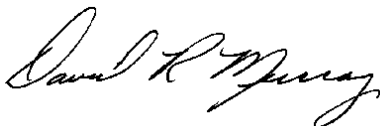
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Restoration (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding for the restoration of suspended or revoked driving privileges 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 up to the stated amount

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Authorized Representative

## ***Easement***

See Policy "Agreement" Section

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

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

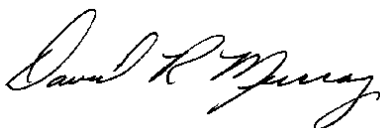
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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

See Policy "Agreement" Section

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

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

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By



Authorized Representative

## Foreclosure

See Policy "Agreement" Section

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

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

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

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

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## **Defense of Garnishment**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Defense of Garnishment</u></b>		
<b>Legal services</b> for an <b>insured</b> in a <b>legal dispute</b> for a garnishment against <b>you</b> to collect judgment related to <b>goods</b> or <b>services</b> .	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

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

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

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Uncontested Guardianship/ Conservatorship</u></b>		
<b>Legal services</b> in an <b>uncontested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 480*

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

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## Contested Guardianship/Conservatorship

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Guardianship/Conservatorship</u></b>		
<b>Legal services</b> in a <b>contested</b> Guardianship/Conservatorship for an <b>insured</b> to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

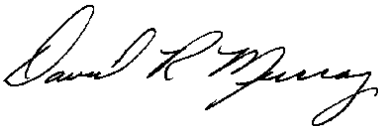
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## Habeas Corpus Proceedings

See Policy "Agreement" Section

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

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

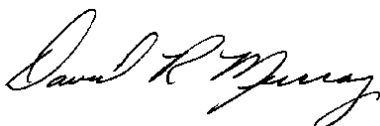
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

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

See Policy "Agreement" Section

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

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

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

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

See Policy "Agreement" Section

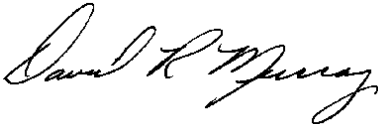
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Minor Traffic - Broad (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense, the conviction of which would not result in suspension or revocation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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## **Name Change**

See Policy "Agreement" Section

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

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

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## **Neighbor Disputes**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes</u></b>		
<b>Legal services</b> for an <b>insured</b> with a neighbor as a plaintiff or defendant in a dispute related to <b>your primary residence</b> , including boundary or property title disputes.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

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Authorized Representative



## **Neighbor Disputes - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Neighbor Disputes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> with a neighbor as a plaintiff or defendant in a dispute related to <b>your secondary residence</b> , including boundary or property title disputes.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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**General In Office Services - 4 hours**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>General In Office Services - 4 hours</b>		
<b>General in office legal services.</b>	4 hours	\$ 320*

(This **benefit** is limited to four hours per family per **certificate year**.)

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

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## Parental Responsibilities

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Parental Responsibilities</b>		
<b>Legal services</b> for an <b>insured</b> in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding <b>your</b> parental responsibilities for an <b>insured</b> child.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

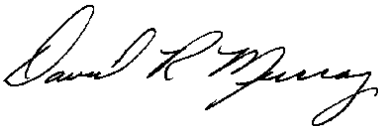
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## Personal Property Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Personal Property Protection</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding contracts or obligations for the transfer of <b>your personal property</b> or <b>your personal property</b> rights.	PAID IN FULL	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

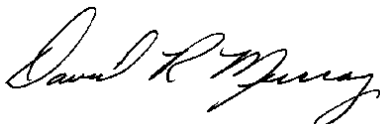
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## ***Prenuptial Agreements***

See Policy "Agreement" Section

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

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

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## **Refinancing - Primary Residence**

See Policy "Agreement" Section

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

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

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By



Authorized Representative

## Property Tax - Primary Residence

See Policy "Agreement" Section

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

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

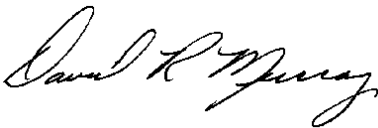
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## Purchase of Real Estate

See Policy "Agreement" Section

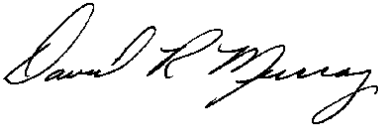
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Purchase of Real Estate</u></b>		
<b>Legal services</b> for an <b>insured</b> for the purchase of <b>your primary residence</b> for the review and preparation of documents including contract for purchase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

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

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## Real Estate Disputes

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <b>your primary residence</b> .	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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## Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Real Estate Disputes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <b>your secondary residence</b> .	PAID IN FULL	\$ 1,200*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

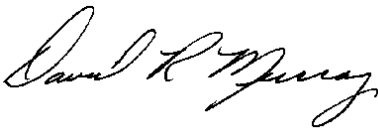
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## Sale of Real Estate

See Policy "Agreement" Section


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

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

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By



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## Social Security/Veterans/Medicare

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Social Security/Veterans/Medicare</b>		
<b>Legal services</b> for an <b>insured</b> in an administrative <b>legal dispute</b> arising out of Social Security, Veterans, Medicare or Medicaid benefits.	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

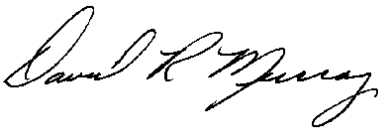
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

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

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

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

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

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## **Irrevocable Trusts**

See Policy "Agreement" Section

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

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

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## Revocable Living Trusts

See Policy "Agreement" Section

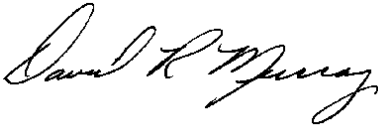
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Revocable Living Trusts</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

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

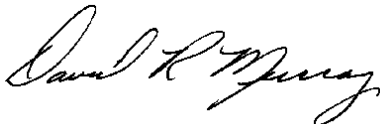
See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Wills &amp; Durable Power of Attorney</u></b>		
Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 320 single document \$ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 40 single document \$ 80 spousal documents

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## **Zoning and Variances**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <b>your primary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

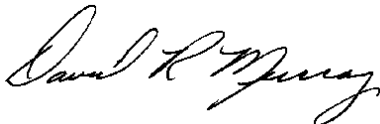
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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Authorized Representative

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

See Policy "Agreement" Section


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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

See Policy "Agreement" Section

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

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

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## **Elder Law**

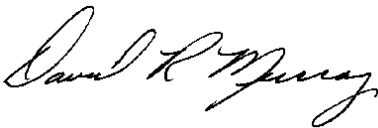
See Policy "Agreement" Section

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

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By



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## ***Executor Appointment***

See Policy "Agreement" Section


<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Executor Appointment</u></b>		
<b>Legal services</b> for an <b>insured</b> to be appointed executor of an estate, where no valid will exists.	PAID IN FULL	\$ 720*

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

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## ***Guardianship/Conservatorship Dispute***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Guardianship/Conservatorship Dispute</u></b>		
<b>Legal services</b> for an <b>insured</b> in a <b>legal dispute</b> related to <b>your</b> role as a Guardian/Conservator.	PAID IN FULL	\$ 720*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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


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

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

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## Home Equity Loan - Primary Residence

See Policy "Agreement" Section

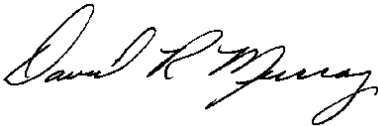
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Home Equity Loan - Primary Residence</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your primary residence</b> .	PAID IN FULL	\$ 160*

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

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## Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

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

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

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## **Immigration**

See Policy "Agreement" Section

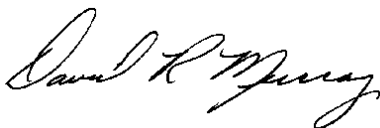
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Immigration</b>		
<b>Legal services</b> for an <b>insured</b> in the preparation and attendance at <b>your</b> USCIS citizenship interview.	PAID IN FULL	\$ 240*
<b>Legal services</b> for an <b>insured</b> in the preparation and attendance at <b>your</b> USCIS family green card interview.	PAID IN FULL	\$ 240*
<b>Legal services</b> for an <b>insured</b> for representation at <b>your</b> InfoPass meeting with an immigration officer to check on the status of <b>your</b> immigration case.	PAID IN FULL	\$ 160*

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

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Authorized Representative

## ***Paternity - Defendant***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Paternity - Defendant</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of establishment of paternity in a motion brought against <b>you</b> . This does not include <b>legal services</b> related to child support, child custody or visitation rights.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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By



Authorized Representative

## ***Paternity - Establishment***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Paternity - Establishment</u></b>		
<b>Legal services</b> for an <b>insured</b> in establishing paternity of a child in a motion brought by <b>you</b> , including amendment and reissuance of a birth certificate. This does not include <b>legal services</b> related to child support, child custody or visitation rights.	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

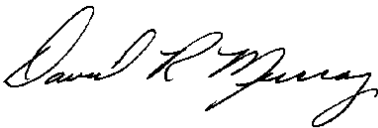
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## Refinancing - Secondary Residence

See Policy "Agreement" Section

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

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

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By



Authorized Representative

## Property Tax - Secondary Residence

See Policy "Agreement" Section

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

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


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

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## **Building Codes - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Building Codes - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action for permit or code violations relating to the renovation and/or improvement of <b>your</b> existing <b>secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

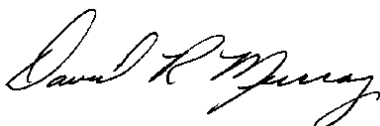
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## **Uncontested Child Support Enforcement**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Child Support Enforcement</u></b>		
<b>Legal services</b> for an <b>insured</b> for an <b>uncontested</b> motion brought by <b>you</b> or against <b>you</b> to enforce a final decree for child support.	PAID IN FULL	\$ 320*

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

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Authorized Representative

## Contested 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><u>Contested Child Support Enforcement - 8 Hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> or against <b>you</b> to enforce a final decree for child support.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

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**Document Review**

See Policy "Agreement" Section

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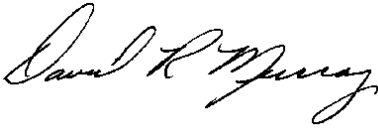
**Document Review**

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

**Protection from Domestic Violence - Named Insured**

See Policy "Agreement" Section

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

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

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Authorized Representative

**Protection from Domestic Violence - Insured**

See Policy "Agreement" Section

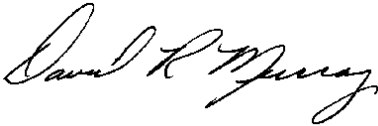
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Protection from Domestic Violence - Insured</u></b>		
<b>Legal services</b> for an <b>insured</b> to obtain a protective order related to domestic violence when the opposing party is not an <b>insured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

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

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Authorized Representative

## **Easement - Secondary Residence**

See Policy "Agreement" Section

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

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


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

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

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Authorized Representative

## Foreclosure - Secondary Residence

See Policy "Agreement" Section

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

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

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Authorized Representative

## ***Protection of Inheritance Rights***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Protection of Inheritance Rights</u></b>		
<b>Legal services</b> for an <b>insured</b> claiming the right to inherit from or assert a claim against a deceased person's estate.	PAID IN FULL	\$ 480*

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

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## Mechanic's Lien

See Policy "Agreement" Section

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

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

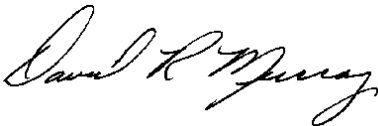
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\*\*\* **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Restraining Order - Named Insured***

See Policy "Agreement" Section

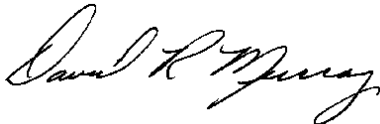
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Restraining Order - Named Insured</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a restraining order.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## ***Restraining Order - Insured***

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

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## Student Loan Debt Collection

See Policy "Agreement" Section

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

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

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

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

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## **Zoning and Variances - Secondary Residence**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Zoning and Variances - Secondary Residence</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <b>your secondary residence</b> .	PAID IN FULL	\$ 400*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

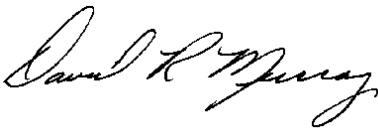
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## **Bankruptcy**

See Policy "Agreement" Section


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

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

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## Consumer Protection

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Consumer Protection</b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer <b>goods</b> or <b>services</b> and/or residential contractor disputes (excluding insurance disputes).	PAID IN FULL	\$ 800*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

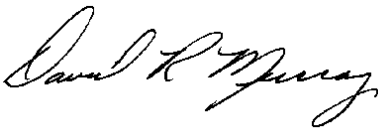
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## ***Defense of Debt Collection***

See Policy "Agreement" Section

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

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

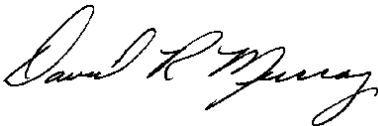
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## ***Insurance Disputes***

See Policy "Agreement" Section

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

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

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

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## IRS Collection Defense

See Policy "Agreement" Section

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

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

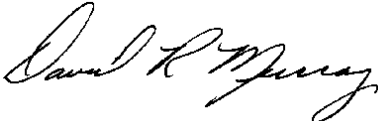
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## IRS Audit Protection

See Policy "Agreement" Section

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

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

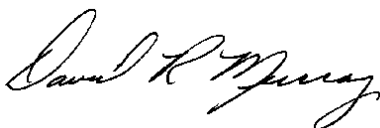
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**Uncontested Alimony, Child Support, Child  
Custody and Child Visitation Modification Defense**

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense</b>		
<b>Legal services for an insured for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.</b>	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Contested Alimony, Child Support, Child Custody and Child Visitation Modification Defense - 8 hours</b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> 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> )	\$ 640*

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

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## ***Uncontested Alimony, Child Custody and Child Visitation Enforcement***

See Policy "Agreement" Section

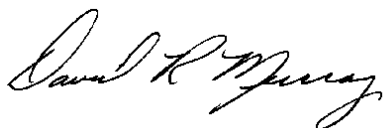
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Alimony, Child Custody and Child Visitation Enforcement</u></b>		
<b>Legal services</b> for an <b>insured</b> for an <b>uncontested</b> motion brought by <b>you</b> or against <b>you</b> to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Alimony, Child Custody and Child Visitation Enforcement - 8 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> or against <b>you</b> to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

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## ***Uncontested Alimony and Child Support Modification***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Uncontested Alimony and Child Support Modification</u></b>		
<b>Legal services</b> for an <b>insured</b> for an <b>uncontested</b> motion brought by <b>you</b> to modify a final decree for child support or alimony.	PAID IN FULL	\$ 320*

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

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## Contested Alimony and Child Support Modification - 8 Hours

See Policy "Agreement" Section

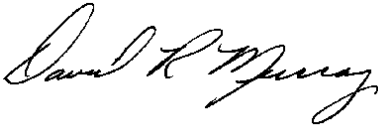
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Alimony and Child Support Modification - 8 Hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> to modify a final decree for child support or alimony.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

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## Uncontested Child Custody and Child Visitation Modification

See Policy "Agreement" Section

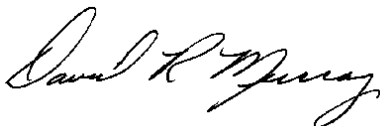
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Uncontested Child Custody and Child Visitation Modification</u></b>		
<b>Legal services</b> for an <b>insured</b> for an <b>uncontested</b> motion brought by <b>you</b> to modify a final decree for child custody or child visitation.	PAID IN FULL	\$ 320*

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

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**Contested Child Custody and Child Visitation Modification - 8 hours**

See Policy "Agreement" Section

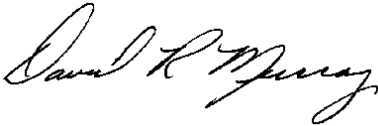
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Child Custody and Child Visitation Modification - 8 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> for a <b>contested</b> motion brought by <b>you</b> to modify a final decree for child custody or child visitation.	PAID IN FULL (up to 8 hours per <b>insured event</b> )	\$ 640*

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

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## Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

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

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

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## School Administrative Hearings

See Policy "Agreement" Section

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

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

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

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## Small Claims Court

See Policy "Agreement" Section

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

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

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

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## State and Local Tax Collection Defense

See Policy "Agreement" Section

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

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

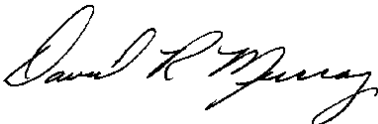
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## State and Local Tax Audit

See Policy "Agreement" Section

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

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

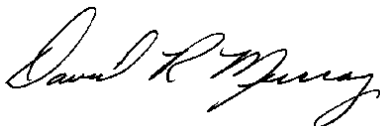
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## **Document Preparation**

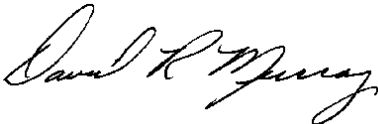
See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Document Preparation</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	\$ 40 per document

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## Juvenile Court

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b>Juvenile Court</b>		
<b>Legal services</b> for an <b>insured</b> child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this <b>benefit</b> will cease as of the date of the removal.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

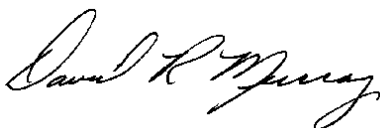
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 10245-003 issued to NortonLifeLock Inc. and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



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

**SERVICE PLAN**

1. Name of Plan Member, Address  
NORTONLIFELOCK INC.  
350 ELLIS STREET  
MOUNTAIN VIEW, CA 94043

2. Service Period  
The term of this Plan shall be from Jan 1, 2020 to December 31, 2020 Standard Time at the address of the Plan Sponsor.

3. Price  
\$1.59 monthly Composite rate per **Named Plan Member** and eligible dependents

4. Services Provided  
As per attached

## **SERVICE PLAN**

for

NortonLifeLock Inc.

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

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## **TERMS AND CONDITIONS**

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

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

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

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## TELEPHONE LEGAL ACCESS SERVICES

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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.

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## **REDUCED FEE LEGAL SERVICES**

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If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of the Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.

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

### **REDUCED CONTINGENCY FEES**

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. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.

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## FINANCIAL EDUCATION AND COUNSELING SERVICES

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

Financial information and services include:

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

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

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## IMMIGRATION

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

- Legal advice and consultation
  - Immigration processes and guidelines.
  - Filing and processing of applications and petitions.
  - Laws and regulations governing various types of immigration benefits; including asylum, adjustment of status, business visas, and employment authorizations.
  - Deportation and removal proceedings.
- Document review of any immigration forms
- Document preparation of affidavits and powers of attorney
- Preparation for immigration hearings

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

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## LEARNING CENTER

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**Learning Center** – Access the Learning Center for an extensive online library of easy-to-read articles, guidebooks and videos created to help you:

Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.

Understand how the legal insurance plan works and the coverages, services and resources it provides.

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## DIY DOCS®

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**Do-It-Yourself Legal Documents** - Online access to 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

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## CAREGIVING SERVICES - ADVICE

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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.

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## CAREGIVING SERVICES

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**Reduced Fee Services** - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

**Caregiver Support Services** - As a member, you have toll-free access to a Care Advocate, who will:

Answer your eldercare-related questions, assess eldercare need and help you develop a care plan.

Send you a **customized information guide** that contains lists of assisted living facilities, nursing homes or home health care agencies - including comparative quality-of-care ratings and reports on thousands of facilities and agencies - along with helpful eldercare information.

Give you access to the nation's most comprehensive eldercare database with more than 90,000 long term care providers.

Conduct searches to determine the availability and rates of assisted living facilities, nursing homes, home health care agencies and adult care providers. Advocate will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

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

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## TAX SERVICES

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

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Personal tax return preparation for only \$50\*

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

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## EXCLUSIONS

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The plan services do not include:

1. Matters against us, the named plan member or the plan sponsor.
2. Matters arising out of a business interest, investment interests, employment matters, employee benefits, your role as an officer or director of an organization, and patents or copyrights.
3. Matters deemed by us to be frivolous or lacking merit.
4. Matters outside the jurisdiction of the United States of America.

This plan is effective January 01, 2020 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 black ink, appearing to read "David R. Murray". The signature is written in a cursive style with a large initial "D" and "M".

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.