

Welcome to your
LegalGUARDsm Plan!



Please take a few minutes to review YOUR new plan benefits.

Your legal benefit plan is designed to provide convenient access to quality legal services and protection from the high cost of legal fees. Your benefits provide a robust offering that pays for attorney fees in many of the different types of legal matters you may face.

As a LegalGUARD member, you receive:

- Access to a national network of attorneys dedicated to your specific needs
- Flexible benefits providing coverage for in and out-of-network attorneys
- Knowledgeable Member Service Representatives with concierge matching options
- Expert advice for home and residential, financial and consumer, auto and traffic, family, estate planning and wills

Accessing Benefits

When you are in need of legal assistance, please call our toll-free number **1(888) 416-4313**. Member Services Specialists are available to assist you Monday through Friday from 7 a.m. to 7:30 p.m., CST. Based on your legal need, you will be matched with a Plan Attorney in your area.

Using an out-of-network attorney

As a member, you may choose to use a Plan Attorney or an out-of-network attorney. If you use a Plan Attorney, the plan will pay your attorney's fees for covered services described in the enclosed plan materials. When using an out of network attorney, you may file a claim for reimbursement up to your maximum policy benefits for fees you paid to your attorney once the legal work is complete.

We're here to help. Our Member Services Specialists are ready to assist you with any questions about the plan, benefits or claims process. We look forward to assisting you.

Thank you for enrolling!

Sincerely,
LegalEASE Membership
Services

PLEASE RETAIN THIS INFORMATION FOR YOUR RECORDS



«FIRST_NAME» «LAST_NAME»

«ADDRESS» «Address_2»

«CITY», «STATE» «Zip_Code»

Member Number: «LAP_ID_NUMBER»

Effective Date: «Start_Date»

For Member Services, billing, or a confidential

Legal Consultation, please call: **1(888) 416-4313**

«FIRST_NAME» «LAST_NAME»

«ADDRESS» «Address_2»

«CITY», «STATE» «Zip_Code»

LegalEASE is expanding our online solution options to members. Introducing the newest online self-service portal, **LAMP: LegalEASE Attorney Matching Portal**. Through this new automated online solution, members now have control over their options and the ability to DirectConnect™ to the best matched Plan Attorney most compatible with their legal needs. The portal allows members to match and connect to a Plan Attorney resolving legal issues in a much quicker timeframe. A Plan Attorney can respond directly with you, the member, beginning the process of assisting in your legal matter. To take advantage of the LAMP technology and this new online service, below are the steps to get registered online.

STEP 1:

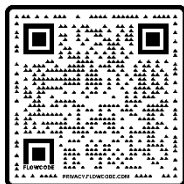
Visit <https://legalcorner.legaleaseplan.com/user/register> to register and create a new account profile.

STEP 2:

Instructions will be sent to your registered email address to confirm your newly created online account from our Member Services email, memberservices@legalaccessplans.com.

STEP 3:

Once your account is created, simply login at <https://legalcorner.legaleaseplan.com> using your email and password to step through the online Intake process answering a series of questions to better match and connect you with the most qualified attorney based on the selections you choose for your specific legal needs.



Look for the **LAMP: LegalEASE Attorney Matching Portal** to be available online for all members to access.

SCAN THE QR CODE to connect directly to the online registration process.

New attorneys are continuously being added into the portal to accommodate our members' preferences. At any time, should you need any additional information or further assistance, our **LIVE HELP** option is always available. Our Member Services Team can help you through the online process getting you connected and matched with a Plan Attorney most compatible to your legal matter.



Toll Free: 1-855-230-9380

Email: memberservices@legalaccessplans.com

Website: www.legaleaseplan.com/connect

Virginia Surety Company, Inc.

A Stock Company
175 W. Jackson Blvd
Chicago, Illinois 60604

For assistance, contact LegalEASE Member Service Center:
5151 San Felipe, Suite 2300
Houston, TX 77056
888-416-4313

**GROUP LEGAL EXPENSE INSURANCE POLICY
CERTIFICATE OF COVERAGE**

DECLARATIONS PAGE

POLICYHOLDER NAME: Harvard Bioscience

POLICYHOLDER ADDRESS: 84 October Hill Rd
Holliston, MA 01746

POLICY NO. 2000717

MEMBER NAME: «First_Name» «Last_Name»

MEMBER ADDRESS: «Address», «City», «State» «Zip_Code»

EFFECTIVE DATE: «Start_Date»

Coverage begins at 12:01 am Standard Time at the Policyholder's address on the Effective Date listed above.

We have agreed to insure certain Members of the Policyholder as specified herein, in consideration of the payment of the required premium, and in accordance with the terms, conditions, limitations and exclusions of the Group Legal Expense Insurance Policy (herein referred to as Group Policy).

The Group Policy is delivered in Massachusetts, and shall be governed by the laws thereof.



SECRETARY



PRESIDENT

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SCHEDULE

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>
Advice and Consultation		
• LegalEASE Helpline	Covered	N/A
• Initial Law Office Consultation one hour per calendar quarter	Covered	N/A
• Review of Simple Documents Review of documentation up to 6 pages	Covered	N/A
Miscellaneous Law Office Services		
• Discounted Legal Services for any non-excluded legal matter	25% discount on Participating Attorney's hourly rates	N/A
Consumer Matters		
• Document Preparation		
Simple Deed	Paid in Full	\$65
Promissory Note	Paid in Full	\$55
Consumer Dispute Correspondence	Paid in Full	\$55
Installment Sales Agreement	Paid in Full	\$55
Simple Affidavit	Paid in Full	\$55
General Power of Attorney	Paid in Full	\$55
Lease Agreement - Tenant Only	Paid in Full	\$65
Time Share Agreement	Paid in Full	\$55
• Consumer Dispute**	Paid in Full	\$595
• Small Claims Court Representation	Paid in Full up to 2 hours	\$120
• Mail Order or Internet Purchase Dispute**	Paid in Full up to 5 hours	\$300
• Bank Fee Dispute**	Paid in Full up to 5 hours	\$300
• First-time Vehicle Buyer**	Paid in Full up to 5 hours	\$300
• Vehicle Repair and Lemon Law Litigation**	Paid in Full up to 5 hours	\$300
• Cell Phone Contract Dispute		
Contract review up to 6 pages	Paid in Full up to 5 hours	\$300
Representation	Paid in Full up to 5 hours	\$300
• Warranty Dispute		
Warranty review up to 6 pages	Paid in Full up to 5 hours	\$300
Representation	Paid in Full up to 5 hours	\$300
• Health Care Coverage Dispute and Records		
Office consultation up to 5 hours	Paid in Full	\$300
Review of Health Care Policy	Paid in Full up to 5 hours	\$300

Review/preparation of document up to 6 pages	Paid in Full up to 5 hours	\$300
• Identity Theft Defense	Paid in Full subject to Managed Case Rules*	\$850 subject to Managed Case Rules*

Estate Planning

• Will or Codicil	Paid in Full	\$80
• Living Will/Health Care or Advance Directive	Paid in Full	\$55
• Health Care or Medical Power of Attorney	Paid in Full	\$55
• Revocable or Irrevocable Living Trust Document	Paid in Full	\$310
• Probate of Small Estate	Paid in Full up to 2 hours	\$120

Residential Matters

• Purchase of Primary Residence**	Paid in Full	\$500
• Sale of Primary Residence**	Paid in Full	\$365
• Refinancing of Primary Residence**	Paid in Full	\$385
• Vacation or Investment Home Purchase/Sale/Refinancing**	Paid in Full	\$425
• Tenant Dispute	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Tenant Security Deposit Dispute	Paid in Full	\$850
• Landlord Dispute with Tenant Pre-litigation activities	Paid in Full up to 10 hours	\$595
Trial Representation	Paid in Full up to 10 hours	\$595
• Security Deposit Dispute with Tenant	Paid in Full up to 10 hours	\$595
• Construction Defect Dispute	Paid in Full	\$425
• Neighbor Dispute	Paid in Full	\$765
• Noise Reduction Dispute	Paid in Full	\$765

Financial Matters

• Debt Collection Defense Pre-litigation Defense activities	Paid in Full	\$425
Trial Defense	Paid in Full	\$850
• Bankruptcy (Chapter 7 or 13)**	Paid in Full	\$935
• Foreclosure	Paid in Full	\$680
• Tax Audit**	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Student Loan Refinancing/Collection Defense	Paid in Full up to 7 hours	\$420

Family Matters

• Separation, Divorce, Civil Annulment** Uncontested Separation or Civil Annulment**	Paid in Full up to 10 hours	\$595
Consent/default Divorce**	Paid in Full up to 10 hours	\$595

Uncontested Divorce**	Paid in Full up to 10 hours	\$595
Contested Divorce, as defined**	Paid in Full up to 28.5 hours	\$1,700 maximum subject to Managed Case Rules*
• Post-Divorce Proceedings, as defined**	Paid in Full up to 28.5 hours	\$1,700 maximum subject to Managed Case Rules*
• Prenuptial Agreement	Paid in Full	\$680
• Name Change	Paid in Full	\$255
• Guardianship/Conservatorship	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Governmental Agency Adoption	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Stepparent Adoption	Uncontested: Paid in Full Contested: Paid in Full	\$365 \$765
• Juvenile Court Proceeding	Paid in Full	\$470

Civil Matters		
• Civil Litigation Defense**	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Incompetency Defense	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Discounted Contingency Fees	10% discount on state maximum, or a maximum of 29% pre-trial, 36% at trial, or 40% in an appeal	N/A
• Mediation	10% discount on Mediator's hourly rates	N/A

Criminal Defense		
• Traffic Ticket**	Paid in Full	\$215
• Serious Traffic Matter (resulting in suspension or revocation of license)	Paid in Full	\$425
• Administrative Proceeding (regarding suspension or revocation of license)	Paid in Full	\$255
• Misdemeanor Defense**	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• DUI/DWI Defense**	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*

* Managed Case Rules

In cases deemed by Us to be complex, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees. They are also used to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for You by limiting or preventing additional charges that You would otherwise be responsible for. Managed Case Rules may be enacted prior to or after the initial consultation. Managed Case Rules require the following:

1. You should contact the Member Service Center prior to proceeding with an attorney. If You understand from the attorney that there may be additional charges beyond the covered charges under the Policy call the Member Service Center. If You do not contact the Member Service Center prior to proceeding with the attorney, then You may be responsible for those additional charges beyond the covered charges under the Policy, even on a Paid In Full benefit.
2. If it is determined that the complexity of the case may require additional hours beyond the standard Participating Attorney maximum, or that the Non-Participating Attorney charges are higher than reasonable and customary fees, the attorney must provide a written estimate of fees reflecting his or her best judgment as to the likely cost of legal services based on the expected conduct of the case.
3. We will set a maximum attorney fee that takes into consideration the reasonable level of reimbursement of the proceeding and the proposed litigation strategy. Fees as a result of services in excess of the maximum attorney fee are Your responsibility.

DEFINITIONS

“CLAIMS ADMINISTRATOR” - means LegalEASE; or its subsidiary.

“COMPLEX WILL” - means:

- (a) You have a significant net worth and will benefit from tax planning, or
- (b) the estate is subject to current state or federal estate taxation; or
- (c) You own a business that will continue in operation after death; or
- (d) You want to put restrictions on what heirs may do with the property; or
- (e) You want to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or
- (f) wants the property to be managed by a trustee for a period of time past the child’s age of majority, to age 25 or 30, for example; or
- (g) You think that someone will challenge the will; or
- (h) You want to exclude any lawful dependents.

The inclusion of a pour-over provision in a will does not, by itself, make a will complex.

“CONTESTED DIVORCE” - refers to a divorce proceeding that:

- (a) requires more than 5 hours of attorney time, and
- (b) involves disputed issues and
- (c) both parties are represented by an attorney.

“COVERED FAMILY MEMBER” - means

- (a) Your Covered Spouse
- (b) Your and Covered Spouse’s unmarried dependent children, including
 - (1) newborn children from the moment of birth
 - (2) stepchildren
 - (3) legally adopted children
 - (4) children placed in the home for adoption
 - (5) children who are under Your or Covered Spouse’s sole legal guardianship
 - (6) foster childrenup to age 26

“COVERED SPOUSE” - means Your lawful spouse or Domestic Partner at the time the coverage is in effect and for whom the required premium is paid where spouse coverage is optional.

“DOMESTIC PARTNER” - means Your domestic partner as defined by the jurisdiction in which You primarily reside.

“DURABLE FINANCIAL POWER OF ATTORNEY” - a legal document that allows an individual to appoint another person to manage the individual’s finances in the event that he/she is unable to do so him/her self.

“EFFECTIVE DATE” - means the date Your coverage hereunder begins.

“ELIGIBLE PARENT” - means Your or Covered Spouse’s parents regardless of age. It includes biological parents, step-parents and adoptive parents.

“HEALTH CARE COVERAGE” - means Your coverage under any health care or health insurance policy. It also means any policy that covers as its primary function any aspect of an individual’s health.

“HEALTH CARE OR MEDICAL POWER OF ATTORNEY” - A legal document that allows an individual to appoint another person to make medical decisions in the event the individual is unable to do so him/her self.

“INTERNET PURCHASE” - A purchase of goods or services whose cost is over \$200.00 at the time You purchase from a website on the Surface Web.

“LEGAL PLAN ADMINISTRATOR” - LegalEASE,

(a) its affiliates, officers, directors, employees, and/or

(b) agents, including third party organizations and their affiliates, officers, directors, employees, and/or

(c) agents hired by LegalEASE to perform services under the Policy.

“LIVING WILL/ HEALTH CARE OR ADVANCE DIRECTIVE” - A legal document that outlines an individual’s preferences for medical treatment. This document only takes effect when the individual becomes incapacitated and can no longer express his or her wishes.

“MEMBER” - refers to the individual who:

(a) is associated with the Policyholder,

(b) has either paid a premium or had a premium paid on his or her behalf, and

(c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

“MEMBER SERVICE CENTER” - means the service location established to assist You/Covered Family Members in making full use of the coverage.

“NEIGHBOR” - A person whose residence is located on a property that directly abuts the property on which Your residence is located.

“NON-PARTICIPATING ATTORNEY” - means an attorney not contracted by the Legal Plan Administrator who:

- is selected and

- paid by You

to provide covered legal services.

Covered legal services are provided up to the maximum amount shown under the Non-Participating Attorney column of the Schedule.

“PAID IN FULL” - means complete payment in full to a Participating Attorney for covered legal services.

“PARTICIPATING ATTORNEY” - means an attorney contracted by the Legal Plan Administrator to provide covered legal services. Covered legal services are provided up to the amount shown under the Participating Attorney column of the Schedule.

“POLICY” - means the Group Legal Expense Insurance Policy and the Certificate of Coverage.

“POLICYHOLDER” - means the organization named in the declarations page.

“SURFACE WEB” - means the portion of the World Wide Web that is readily available to the general public and searchable via standard web search engines.

“WAITING PERIOD” - means the period after the Effective Date during which certain benefits as shown in the Schedule may not be used. This includes any matter that arises prior to the end of the Waiting Period.

“WE”, “US”, “OUR” AND “COMPANY” - means Virginia Surety Company, Inc.

“YOU” AND “YOUR” - means Member.

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to You and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when You use a Participating Attorney. The Schedule chart shows the reimbursement schedule when You use a Non-Participating Attorney.

Advice and Consultation

LegalEASE Helpline:

Advice and consultation by telephone with a Participating Attorney. Services are available during normal business hours. Calls can relate to any personal legal matter, civil or criminal, except those specifically excluded.

Initial Law Office Consultation:

Office consultations with an attorney on any personal legal problem, civil or criminal, except those specifically excluded.

Review of Simple Documents:

This benefit includes:

- (a) attorney review,
- (b) verbal explanations of the meaning or impact of any form or document, or
- (c) suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule.

This benefit does not include a written analysis of any form or document.

Miscellaneous Law Office Services

Discounted Legal Services for any Non-Excluded Legal Matter:

This benefit will cover any legal services to:

- (a) review and/or prepare documents, or
- (b) any other service required on any legal matters not listed as a Covered Service or Exclusion.

This benefit may not be used to extend the coverage for any other service shown in the Schedule beyond the limits of coverage.

Consumer Matters

Document Preparation:

Preparation of any of the following documents:

- (a) Simple Deed for the primary residence only (excluding those reviewed or prepared under the real estate benefit) *This benefit is limited to one use per year.*
- (b) Promissory Note
- (c) Consumer Dispute Correspondence
- (d) Installment Sales Agreement
- (e) Simple Affidavit
- (f) General Power of Attorney
- (g) Lease Agreement (for You/Covered Family Member as a tenant only)
- (h) Time Share Agreement

This benefit is limited to one use per year per document per Member/Covered Family Member.

Consumer Dispute:

Consultation or representation in a dispute relating to consumer goods and services (not directly or indirectly related to:

- (a) real estate construction or renovation, or
- (b) landlord/tenant disputes).

This benefit is limited to one use per year.

Small Claims Court Representation:

Consultation and/or representation for a consumer dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions).

This benefit is limited to one use per year.

Mail Order or Internet Purchase Dispute:

The services of an attorney to review the nature of any:

(a) mail order or

(b) Surface Web Internet Purchase

dispute involving the purchaser prior to the commencement of litigation. This service includes:

(a) the consultation with the attorney and review and/or

(b) preparation of purchase documents and/or

(c) dispute letters.

If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule.

This benefit is limited to one dispute per year.

Bank Fee Dispute:

The services of an attorney to review the nature of any (non-business related) bank fee dispute between You and Your bank prior to the commencement of litigation. This service includes:

(a) the consultation with the attorney and

(b) review and/or preparation of purchase documents and/or dispute letters.

If litigation is commenced in this matter, the benefit will cover up to the maximum shown on the Schedule.

This benefit is limited to one dispute per year.

First-time Vehicle Buyer:

The services of an attorney for the purchase of a first vehicle. This service includes:

(a) the consultation with the attorney at or before closing and/or

(b) review and/or preparation of purchase and finance documents.

This benefit is limited to one vehicle purchase per year and must be Your first vehicle purchase.

This benefit applies to the Member only.

Vehicle Repair and Lemon Law Litigation:

Services related to Your representation when entitled under the applicable state “lemon” law to bring a civil lawsuit (non-business related), up to and including the trial thereof related to a defective car as defined in the applicable state law. This benefit does not apply to:

(a) any lawsuit related to matters that are not specifically listed under the provisions of the applicable state fraud laws;

(b) lawsuits normally handled on a contingent fee basis;

(c) any action for or defense against a collection or related matter; or

(d) matters for which You have or are required by law to have insurance.

This benefit is limited to one use per year.

Cell Phone Contract Dispute:

Review of the cell phone contract where the attorney will:

(a) verbally explain the meaning or impact of any form or document, or

(b) make suggestions for changes to a form or document being drafted,

of up to maximum number of pages shown on the Schedule.

This benefit does not include:

(a) a written analysis or

(b) explanation

of any form or document.

In the event of a dispute over the terms of the agreement between the cell phone company and You, this benefit provides for representation in a dispute relating to the cell phone contract only if You have been sued or named in a court action. This service covers:

(a) counseling on prosecuting a court action;

(b) helping You prepare documents;

(c) advising on evidence, documentation and witnesses; and

(d) preparing You for trial.

The service does not include:

(a) the attorney’s attendance or representation at a trial,

(b) collection activities after a judgment or

(c) any services relating to post-judgment actions.

This benefit is limited to one use per year.

Warranty Dispute:

Review of the warranty policy or service contract where the attorney will:

- (a) verbally explain the meaning or impact of any form or document, or
- (b) make suggestions for changes to a form or document being drafted, up to the maximum number of pages shown on the Schedule.

This benefit does not include:

- (a) a written analysis or
- (b) explanation of any form or document.

In the event of a dispute over the terms of the agreement between the warranty company and You, this benefit provides representation in a dispute relating to the warranty or service contract only if You have been sued or named in a court action.

This service covers:

- (a) counseling on prosecuting a court action;
- (b) helping You prepare documents;
- (c) advising on evidence, documentation and witnesses; and
- (d) preparing You for trial.

The service does not include:

- (a) the attorney's attendance or representation at a trial,
- (b) collection activities after a judgment or
- (c) any services relating to post-judgment actions.

This benefit is limited to one use per year.

Health Care Coverage Dispute and Records:

Up to the maximum as shown in the Schedule for office consultations with an attorney on any Health Care Coverage dispute, civil, involving a:

- (a) coverage,
- (b) benefits, or
- (c) privacy matter

that arose while the health care or health insurance policy was in effect (as defined by the terms of that health care or health insurance policy). For a definition of Health Care Coverage, please see the Definitions section.

This benefit is designed to help You understand:

- (a) health care law provisions and coverages based on the federal and/or state version of this law AAPACA, and
- (b) to prepare a bona fide defense to any denials in coverage valued at more than \$1,000.00 in covered medical services under the policy in dispute.

This benefit is not intended to provide representation in litigation and does not include:

- (a) collection defense or
- (b) other actions

related to medical bills or payments.

This benefit also includes:

- (a) the review of simple health care policy coverage documents and
- (b) the attorney will verbally explain the meaning or impact of any policy or related document, or
- (c) make suggestions for dispute letters or documents being drafted, of up to the maximum number of pages as shown in the Schedule.

This benefit does not include a written analysis or explanation of any form or document.

This benefit does include the preparation of any of the following documents, up to the maximum number of pages shown on the Schedule:

- (a) policyholder dispute correspondence, and
- (b) simple affidavit.

Partial documents cannot be reviewed or prepared, and if the document, other than the actual health care coverage policy is more than the maximum number of pages shown in the Schedule, the benefit does not apply.

Nothing in this benefit will pay or create any obligation to pay any health care or health insurance benefits to any person for any reason. Any coverage related to this benefit must be related to Your dispute under a health care or health insurance policy.

This benefit is limited to one use per year.

Identity Theft Defense:

Services related to Your representation regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact:

- (a) creditors,

- (b) credit bureaus and
- (c) financial institutions.

It also provides defense services for specific creditor actions over disputed accounts.

This benefit is limited to one use per year.

Estate Planning

Will or Codicil Preparation:

Preparation of one will or codicil (an amendment to an existing will), including the preparation of a simple testamentary support trust for the dependent children:

Will Preparation: Attorney shall prepare a will or codicil and discuss the legal requirements for signing the will.

This benefit does not cover Complex Wills. For a definition of a Complex Wills, please see the Definitions section.

This benefit is limited to one use per year per Member/Covered Family Member.

Living Will/Health Care or Advance Directive/Health Care or Medical Power of Attorney:

This benefit covers the preparation of up to 2 of any of the following documents as defined in the Definitions section per Member/Covered Family Member:

- (a) Living Will
- (b) Health Care Directive
- (c) Advance Directive
- (d) Health Care Power of Attorney
- (e) Medical Power of Attorney

The titles of the above documents may vary by state. When state law allows the information contained in any two or more of the above mentioned documents to be combined into one document, then the benefit covers the preparation of only one document, and cannot be combined to increase the total allowed benefit.

This benefit is limited to one document/set of documents per year per Member/Covered Family Member.

Revocable or Irrevocable Living Trust Document:

Preparation of a revocable or irrevocable living trust for You and/or Covered Spouse. This benefit does not include services related to transactions to fund the trust or transfer assets into it. This benefit does not include tax planning or tax advice. :

This benefit is limited to one use per year per Member/Covered Spouse.

This benefit applies to the Member and Covered Spouse only.

Probate of Small Estate:

The service of an attorney for the probate of a small estate up to the maximum as shown in the Schedule. The estate must not be subject to current state or federal estate taxation. This benefit does not apply when there are applicable state-mandated attorney fees.

Residential Matters

Real Estate Sale, Purchase or Refinancing of Primary Residence:

The services of an attorney for the sale, purchase or refinancing of a primary residence (where You have resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes:

- (a) the review and/or preparation of closing documents and/or
- (b) attendance by the attorney at closing in situations when it is customary for the attorney to do so.

This benefit does not include:

- (a) services performed by or for a title company, or
- (b) for an attorney acting on behalf of a lending institution.

Home equity loans and the sale or purchase of unimproved or rental properties are not included.

This benefit is limited to one closing per year.

Vacation or Investment Home Purchase, Sale or Refinancing:

The services of an attorney for the:

- (a) purchase,
- (b) sale, or

(c) refinancing

of a vacation or investment residence (where You have not resided or do not intend to reside for twenty-seven (27) weeks or more per year). This service includes:

- (a) the review and/or preparation of closing documents and/or
- (b) attendance by the attorney at closing in situations when it is customary for the attorney to do so.

This benefit does not include:

- (a) services performed by or for a title company, or
- (b) for an attorney acting on behalf of a lending institution.

Home equity loans and the sale or purchase of unimproved properties are not included.

This benefit is limited to one closing per year.

Tenant Dispute:

Representation of You as a tenant in a dispute with his/her landlord. This benefit does not include representation for a tenant in a dispute with other tenants or for a tenant acting in his/her capacity as sublessee or sublessor.

This benefit is limited to one use per year.

Tenant Security Deposit Dispute:

The services of an attorney to assist You as a tenant in:

- (a) recovering a security deposit from the residential landlord for the primary residence;
- (b) reviewing the lease and other relevant documents; and
- (c) preparing a demand letter to the landlord for the return of the deposit.

This benefit covers:

- (a) preparation for prosecuting a small claims action;
- (b) helping prepare documents;
- (c) advising on evidence, documentation and witnesses; and
- (d) preparing You for the small claims trial.

The service does not include:

- (a) the attorney's attendance or representation at the small claims trial,
- (b) collection activities after a judgment or
- (c) any services relating to post-judgment actions.

This benefit is limited to one use per year.

Landlord Dispute with Tenant:

This benefit covers You where You are a landlord, but where Your regular business or livelihood is that other than a landlord, for matters involving:

- (a) evictions,
- (b) leases, or
- (c) disputes

with a residential tenant.

The service includes advice and representation if a lawsuit is filed up to the maximum shown on the Schedule.

This benefit does not include representation for a tenant in disputes with other tenants or for a tenant acting in his/her capacity as sublessee or sublessor. If a lawsuit is required in order for the landlord to recover his or her damages, then representation will be provided up to the maximum shown in the Schedule. You will be responsible for paying all fees for any additional services required.

This benefit is limited to one use per year.

Security Deposit Dispute with Tenant:

This benefit covers You where You are a landlord, but where Your regular business or livelihood is that other than a landlord, in:

- (a) defending against the recovery of a security deposit from Your residential tenant for any residence owned and leased by You;
- (b) reviewing the lease and other relevant documents; and
- (c) preparing a letter to the tenant specifying what part of the deposit, if any, will not be returned.

It also covers:

- (a) assisting You in defending a small claims action;
- (b) helping prepare documents;
- (c) advising on evidence, documentation and witnesses; and
- (d) preparing You for the small claims trial.

The service does not include:

- (a) the attorney's attendance or representation at the small claims trial,

- (b) collection activities after a judgment or
- (c) any services relating to post-judgment actions.

This benefit is limited to one use per year.

Construction Defect Dispute:

The services of an attorney in a dispute relating to a defect or damage caused by the construction of Your new primary residence (where You have resided or intends to reside for twenty-seven (27) weeks or more per year), purchased within the past five (5) years up to the maximum shown in the Schedule.

This benefit is limited to one use per year.

Neighbor Dispute: The services of an attorney in a dispute relating to Your Neighbor up to the maximum shown in the Schedule. For a definition of Neighbor, please see the Definitions section. Advice and/or preparation and assistance for a dispute filed in court is covered, although representation in small claims court is not covered.

This benefit does not include matters involving:

- (a) a dispute with a condominium/homeowners'/property owners association or
- (b) a housing cooperative board, or
- (c) any individual in his/her capacity as a member of a condominium/homeowners'/property owners' association or
- (d) a housing cooperative board.

This benefit is limited to one use per year.

Noise Reduction Dispute:

The services of an attorney in a dispute relating to Your enjoyment of Your residence, where any activity related to noise affecting Your enjoyment of Your home is prohibited by:

- (a) federal,
- (b) state or
- (c) local law,

up to the maximum shown in the Schedule. Advice and/or preparation and assistance for a dispute filed in court is also covered, although representation in small claims court is not covered.

This benefit is limited to one use per year.

Financial Matters

Debt Collection Defense:

The defense of any dispute involving personal (non-business related) debt. This benefit includes:

- (a) correspondence,
- (b) negotiating with creditors to arrange a repayment schedule,
- (c) assistance in limiting harassment by bill collectors, and
- (d) negotiating settlement after a complaint is filed.

This service does not include:

- (a) defense against execution of a court-ordered judgment or
- (b) efforts to vacate or set aside a judgment.

This benefit is limited to one use per year.

Bankruptcy:

Representation on Your behalf for personal bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code. This benefit does not include business related bankruptcy.

This benefit is limited to one use per year.

Foreclosure:

Defense of You in an action to foreclose on Your primary residence (where You have resided or intends to reside twenty-seven (27) weeks or more per year.)

This benefit is limited to one use per year.

Tax Audit:

This benefit includes:

- (a) the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and state tax authorities and
- (b) negotiations relating to it.

This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.

This benefit is limited to one use per year.

Student Loan Refinancing/Collection Defense:

The services of an attorney up to the maximum shown in the Schedule for a student loan refinancing or collection dispute proceeding.

This benefit includes:

- (a) negotiation with creditors for a repayment schedule and to limit creditor harassment, and
- (b) representation in defense of any action for:
 - (1) personal debt collection,
 - (2) tax agency debt collection,
 - (3) foreclosure,
 - (4) repossession or
 - (5) garnishment,

all related to one or more school loans up to and including trial if necessary.

This benefit does not include:

- (a) vacating a judgment;
- (b) counter, cross or third-party claims;
- (c) bankruptcy, any action arising out of family law matters, including support and post decree issues; or
- (d) any matter where the creditor is affiliated with the sponsor or employer.

This benefit is limited to one use per year.

Family Matters

Separation, Divorce, Civil Annulment:

Legal representation of You for up to the maximum shown on the Schedule in an uncontested separation or civil annulment; consent or default divorce, uncontested divorce or Contested Divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding.

A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel.

The benefit for uncontested matters does not provide any coverage of an attorney's fee for:

- (a) services in excess of the maximum shown on the Schedule of Benefits, You must pay the attorney's fee for services in excess of the maximum; or
- (b) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule; or
- (c) services relative to post-decree representation.

A contested separation, divorce or civil annulment requires:

- (a) more than five hours of attorney time, and
- (b) involves disputed issues and
- (c) requires that both parties be represented by an attorney.

This benefit is limited to one use per year (representation seeking or defending against interim order shall constitute a separate use). This benefit applies to the Member and Covered Family Members only for actions not involving the Member as an opposing party.

Post-Divorce Proceedings:

Legal representation of You for up to the maximum listed in the Schedule of Benefits in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve:

- (a) significant disputed issues and
- (b) the parties resolve any issues prior to any court supervised proceeding.

The benefit for uncontested matters does not provide any coverage of an attorney's fee for:

- (a) services in excess of the maximum listed on the Schedule of Benefits; You must pay the attorney's fee for services in excess of the maximum;
- (b) contested matters in which case You must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule of Benefits.

A contested post-divorce proceeding requires:

- (a) more than five hours of attorney time,
- (b) involves disputed issues and
- (c) requires that both parties be represented by an attorney.

This benefit includes custody, support, and alimony proceedings.

This benefit is limited to one use per year. This benefit applies to the Member and Covered Spouse only for actions not involving the Member as an opposing party.

Prenuptial Agreement:

This service covers the preparation of an agreement by You and Your fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- (a) separation,
- (b) divorce or
- (c) death

of a spouse. Representation is provided only to You. The fiancé/partner must have separate counsel or must waive representation.

This benefit is limited to one use per year.

Name Change:

Services required to accomplish a legal name change for You/Covered Family Member.

This benefit is limited to one use per year per Member/Covered Family Member.

Guardianship/Conservatorship:

Services required to establish You/Covered Family Member as the guardian(s) or conservator(s) of a family member of either You or Covered Spouse another. This benefit does not include fees for a court-appointed attorney for the child/conservatee.

This benefit is limited to one use per year.

Government Agency/Stepparent Adoption:

Legal representation up to the maximum shown in the Schedule of Benefits in a:

- (a) governmental agency or
- (b) stepparent adoption.

An uncontested adoption does not involve significant disputed issues.

This benefit does not include:

- (a) contested termination of parental rights;
- (b) fees for a court-appointed attorney for the child; or
- (c) adoptions(s) made through any agency other than a governmental agency.

A contested adoption requires:

- (a) more than five hours of attorney time and
- (b) involves disputed issues.

If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, then coverage will terminate and You will be responsible for any additional legal fees.

This benefit is limited to one use per year.

Juvenile Court Proceeding:

Services related to the representation of Your/Covered Family Member's dependent child in any juvenile court proceeding, provided the child's interest is not in conflict with Your and/or Covered Family Member's interest. This benefit does not cover any matter that falls outside the jurisdiction of juvenile court or any matter that may be considered a felony.

This benefit is limited to one use per year.

Civil Matters

Civil Litigation Defense:

Services related to representation when You are named as defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof.

This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which You have or are required by law to have insurance

Incompetency Defense:

Services related to Your representation in the defense of any incompetency action, including court hearings when there is a proceeding to find You incompetent.

This benefit is limited to one use per year.

Discounted Contingency Fees:

Participating Attorneys will handle the matter at a maximum percentage of the gross award. It is Your responsibility to pay this fee and all costs.

- (a) When state laws set contingency fees: Lesser of 10% less than state law maximum fee or the Participating Attorney's usual fee.
- (b) When state laws do not set contingency fee: Maximum of 29% if settled before trial, 36% if trial is conducted, or 40% after an appellate brief is filed.

Contingency rate discount applies in those cases where attorneys customarily take a case on a contingency fee, (an agreed upon portion of any recovery), depending on the outcome of the case.

Mediation:

The services of an attorney for representation at a mediation. This benefit does not include the cost of the mediator's services.

This benefit is limited to one use per year.

This benefit applies to the Member only.

Criminal Defense

Traffic Ticket:

Services related to representing You in defense of any traffic ticket except driving under influence or vehicular homicide, including:

- (a) court hearings,
- (b) negotiation with the prosecutor,
- (c) trial, and
- (d) counseling and preparing You for self-representation at any hearings if chosen.

This benefit does not cover violations related to a commercial driver's license. This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.

This benefit is limited to one use per year.

Serious Traffic Matter:

Services related to representing You when You are:

- (a) charged by governing authorities with moving traffic violation(s) and
- (b) conviction could result in suspension or revocation of a state-issued license permitting a person to drive a motor vehicle.

This benefit does not cover violations related to a commercial driver's license.

This benefit is limited to one use per year

Administrative Proceeding:

Services related to representing You in an administrative proceeding relating to the:

- (a) suspension or
 - (b) revocation
- of driving privileges.

This benefit does not cover suspension or revocation of a commercial driver's license.

This benefit is limited to one use per year.

Misdemeanor Defense:

Defense of You in connection with criminal misdemeanor charges (not associated with any felony charge).

This benefit is limited to one use per year.

DUI/DWI Defense:

Defense of You in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). This benefit does not include employment related DUI/DWI charges. This benefit does not include misdemeanors relating to a commercial driver's license. This benefit does not include adjustments to probation or parole.

This benefit is limited to one use per year.

This benefit applies to the Member only.

OBTAINING BENEFITS

Claim for Benefits

1. You should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. You/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided. The Member Service Center will assign a Participating Attorney to provide services relative to the matter. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule.
3. You and/or Covered Family Members who are requesting services must remain enrolled and continue to pay premium hereunder.
4. Upon completion of a Covered Service, You/Covered Family Member may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and You/Covered Family Member will be responsible for all legal fees.
5. If You/Covered Family Member pay for pre-authorized services provided by a Non-Participating Attorney, You must:
 - (a) submit a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill,
 - (b) proof of payment and
 - (c) supporting documentationsufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. Benefits provided to You/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule.
6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by:
 - (a) law,
 - (b) court rule, or
 - (c) contractat the attorney's customary or prevailing rate.
If You/Covered Family Member receive reimbursement of attorney's fees, then You/Covered Family Member agree to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that You and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only You will be covered.

If two or more Covered Family Members are involved in a dispute that is otherwise covered, no coverage will be provided.

If two Members are involved as adversaries in a dispute that is a Covered Service, separate coverage for each Member will be provided.

EXCLUSIONS

The following benefits are excluded:

- (a) Appellate court proceedings.
- (b) Class actions.
- (c) Interventions.

- (d) Malpractice proceedings.
- (e) Actions in which punitive damages are being sought.
- (f) Derivative actions and amicus curiae filings.
- (g) The preparation and filing of:
 - (1) individual, partnership or estate tax returns;
 - (2) appellate or administrative proceedings related to tax returns;
 - (3) litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.
- (h) Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to the following:
 - (1) professional, partnership and/or corporate matters;
 - (2) matters arising out of Your/Covered Family Member's role as an officer or director of an organization;
 - (3) matters involving the law or laws of jurisdictions other than the United States and its territories;
 - (4) any matters involving a government (domestic or foreign) entity or agency;
 - (5) farm related issues;
 - (6) matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. A multi-family residence, whether or not used by You/Covered Family Member as the primary residence, is deemed an investment or income-producing property.
- (m) Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.
- (j) Matters that the attorney deems frivolous, spurious, harassing, or unethical or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.
- (k) Costs associated with covered legal services. This includes but not limited to the following:
all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs, arbitrator fees. This also includes all other incidental and out-of-pocket legal and litigation costs.
- (l) Any services on behalf of a Covered Family Member against Your interests.
- (m) Any employment-related matter. This includes, but is not limited to the following:
 - (1) any dispute involving:
 - Your employer or its affiliates,
 - their officers or directors,
 - Your employee benefit plans,
 - credit unions,
 - programs or arrangements sponsored by an employer, or
 - (2) cases involving:
 - workers' compensation,
 - unemployment compensation,
 - sex harassment, and
 - age discrimination.
- (n) Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents:
 - (1) any person or entity involved in the sale, marketing, administration or other processes related to the Policy;
 - (2) Legal Plan Administrator or its subsidiaries;
 - (3) Claims Administrator or its subsidiaries;
 - (4) Policyholder;

- (5) Your employer;
- (6) Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer;
- (7) or any Participating and/or Non-Participating Attorney
if the dispute or proceeding pertains to services provided under the Policy.

(o) Except for consultation, the Policy will not provide benefits in connection with pre-existing matters. Pre-existing matters include any matter where You/Covered Family Member are on notice:

- (1) as to a pending legal dispute or
- (2) has previously contacted an attorney

(p) The Policy does not allow benefits listed under the Covered Services section to be combined for one legal matter.

(q) Where there are specific hours or dollar amounts provided in the Policy, or where a maximum is set under the Managed Case Rules, You will be responsible for all attorney fees incurred which exceed the maximum. Additional exclusions related to each benefit are included in the Covered Services.

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the state Supreme Court and the state bar association of the state(s) where they are licensed to practice. You have the unrestricted right to choose an attorney. Your relationship with an attorney is privileged and strictly confidential. We will not interfere in:

- (a) the attorney-client relationship or
- (b) in the attorney's independent exercise of his or her professional judgment.

Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.

You shall authorize the Participating Attorney to provide the Legal Plan Administrator with:

- (a) information and
- (b) supporting documentation

on the number and type of services provided to You.

By using legal services benefits that are provided under the Policy, You agree that neither:

- (a) We,
- (b) nor the Policyholder,
- (c) nor any other person

involved in the marketing or administration of the Policy, shall have any liability for the:

- (a) acts,
- (b) errors or omissions

of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If You already have an attorney, You may prefer to use her/him as a Non-Participating Attorney. To do so, You must first contact the Member Service Center and notify the representative of Your intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send You a claim form which must be completed and returned in order to request reimbursement. Your reimbursement will be based on the reimbursement schedule shown under the Non-Participating Attorney column of the Schedule. If You have a Non-Participating Attorney You would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on Your behalf, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require You/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, You/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

You or Covered Family Member may call the Member Service Center to obtain a definition or explanation of any term used herein.

Coverage Period

The coverage period is automatically renewable upon receipt of appropriate premium unless terminated in accordance with the terms hereof.

Coverage Territory

The coverage territory includes the United States and United States territories.

Premium Refund Provision

In the event that:

- (a) the premium mode is other than monthly and
 - (b) the Group Policy is terminated or
 - (c) You elect to terminate the coverage,
- a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If You/Covered Family Member are entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

Termination and Cancellation of Coverage

Coverage provided to the Member shall terminate upon the first of the following to occur:

- (a) Cancellation or termination of the Group Policy;
- (b) If applicable, the Member fails to re-enroll;
- (c) The Member is no longer associated with Policyholder; or
- (d) The Member fails to remit premium when due, subject to the statutory grace period.

Coverage provided to a Covered Family Member of a Member shall terminate upon the first of the following to occur:

- (a) The Member's coverage is cancelled or terminated; or
- (b) The family member ceases to qualify as a Covered Family Member as defined in the Definitions section.

When coverage for a Member/Covered Family Member terminates and a matter is unresolved when coverage terminated, then any further legal work between said Member/Covered Family Member and the Participating Attorney shall be outside the scope and coverage of the Policy. The Participating Attorney shall not be obligated to provide any benefits under the Policy and any further legal services shall be based upon an independent and separate fee agreement entered into, if at all, between the former Member/Covered Family Member and the attorney. If such an agreement is not entered into, then the Participating Attorney may withdraw from any further representation in accordance with applicable law and State Bar standards.

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if You/Covered Family Member have:

- (a) intentionally concealed or misrepresented any material fact or circumstances or
- (b) been involved in any illegal activity related to the Policy or claim.

We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Grace Period

The Group Policy provides the Policyholder a grace period of thirty-one (31) days after the premium for covered Members' due date to remit the premium that is due and unpaid. During the grace period, the Group Policy will continue in effect. If the premium for covered Members remains unpaid at the end of the grace period, the Policy will terminate. Termination will be effective at 12:01 a.m. on the thirty-second (32nd) day following the due date for which premium for covered Members remains unpaid. The Policyholder shall remain liable for the pro-rata portion of all premiums that accrue for the period the Group Policy is in effect.

Amendment of the Policy

The Group Policy may be amended or changed at any time by the Company upon written notice thereof and signed by a duly authorized representative. No agent, broker or sales representative may make any change in the Group Policy or waive any of its provisions. No statement made by any person modifies any term of the Group Policy.

Notice to any agent or knowledge possessed by any agent or by any other person shall not:

- (a) affect a waiver or
 - (b) change any part of the Group Policy or
 - (c) stop Us from asserting any right under the terms of the Group Policy
- nor shall terms of the Group Policy be waived or changed except as stated above.

Portability

You may continue this insurance by electing the option of portability when You no longer qualify as:

- (a) an employee of the Policyholder or
- (b) as a Member of the group

to which the Group Policy is issued.

You must apply for portability within sixty (60) days of this disqualifying event and make arrangements for premium payment. Portability coverage will take effect, subject to payment of the initial premium, as of the date Your coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for You under the Group Policy.

Waiver of Premium

Upon Your death, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.

Upon You being called to active duty for a period of more than thirty (30) consecutive days for the purposes of:

- (a) military service or
 - (b) responding to a declared national emergency
- coverage for the Covered Family Members will continue, without the payment of premium, for:
- (a) the length of Your absence and
 - (b) for so long as You remain eligible for benefits through the Policyholder.

Conformed to Statute

Any terms herein that conflict with the statutes of the jurisdiction where issued are amended to conform to the statutes.

Procedure for Obtaining a Hearing

You have the right to request a Division of Insurance hearing on any dispute or controversy arising between Us or Legal Plan Administrator and Member or between any attorney and Member within thirty days after such dispute or controversy arises make written request to the insurance commissioner for a hearing. The insurance commissioner or his designee shall hear the party or parties within thirty days after receipt of the request. Written notice of the time and place of the hearing will be given no less than 15 days after receipt of the request. Within thirty days after the hearing the insurance commissioner or his designee shall issue a decision. The Consumer Section of the Division of Insurance mailing address is 1000 Washington St., Suite 810, Boston, MA 02118. The phone number is 1-617-782-8750. The website is <https://www.mass.gov/file-an-insurance-complaint>.

A Legal Expense Member Survey form will be distributed to all Members after they have received a covered legal service. This form will be used by LegalEASE to help evaluate and improve services. This form can be faxed to LegalEASE using the number shown on the form. The use of the covered person's name is optional.

You have the right to complain to the Board of Bar Overseers concerning attorney conduct in the providing of legal services. The Board of Bar Overseers investigates and evaluates complaints against Attorneys. Complaints are initially handled by the Attorney and Consumer Assistance Program (ACAP) of the Office of the Bar Counsel. Complaint forms can be obtained by calling the Attorney and Consumer Assistance Program (ACAP) at (617) 728-8750. Please note that complaints cannot be accepted via electronic mail due to confidentiality requirements. Completed complaint forms, or questions regarding the process, should be directed to following address:

Office of the Bar Counsel
99 High Street
Boston, Massachusetts 02110
(617) 728-8750

Assignment of Benefits

The benefits provided herein are not assignable.



COVERED SERVICES

The following is a list of Covered Services available, in addition to the services described in your Certificate of Coverage.

FINANCIAL ADVISOR

Coverage includes a financial counseling Service for Member, and Covered Family Members.

Financial Helpline

Consultation with legal or financial professionals by toll-free telephone during normal business hours. Calls can relate to investment strategies, debt matters, budgeting or any personal financial planning question.

IDENTITY THEFT PREVENTION/RECOVERY ASSISTANCE

Coverage includes a basic Identity Theft HelpLine Service as well as a comprehensive Online Identity Theft Prevention and Assistance Service for Member, and Covered Family Members.

Advice and Consultation

Telephone consultations (10 per year) with a Trained Identity Theft Recovery Specialist.

Additional Benefits

- a) Personal Recovery Kit – designed to walk a victim of identity theft step-by-step through the process of recovery (designed to be utilized in conjunction with the consultations with the Recovery Specialist).
- b) Recovery Letter preparation by plan attorney – a plan attorney will draft the simple affidavits to submit to specific agencies and organizations needed to establish the theft of your identity and prevent further loss of your identity and credit rating.
- c) Review of necessary recovery legal documents (up to 6 pages each).