Group Legal Insurance
Policy and Service Plan

Important:
For purposes of the Wake Forest University policy, the Policyholder has defined eligible dependents to mean: Spouse or same sex domestic partner and children until the date when they reach age 26 regardless of student or marital status. Domestic Partner coverage is currently only offered for a grandfathered group of employees but not offered for new hires.
ARAG INSURANCE COMPANY
500 Grand Avenue, Suite 100
Des Moines, Iowa 50309
GROUP LEGAL EXPENSE INSURANCE POLICY
DECLARATIONS

1. Name of Policyholder Address
   WAKE FOREST UNIVERSITY
   HUMAN RESOURCES
   2598 REYNOLDA ROAD
   WINSTON SALEM, NC 27106

2. Policy Period
   The term of this Policy shall be from January 1, 2022 to December 31, 2022 Standard Time at the address of Policyholder

3. Premium
   $19.41 monthly Composite rate per Named Insured and eligible dependents

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

5. Policy Index
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   PULADOPT2_16 05/16 Contested Adoption
   PULBLDGCDDE_16 05/16 Building Codes
   PULCGVNGCKUP_16 05/16 Caregiving Services - Annual Check Up
   PULCIVIL2_16 05/16 Defense of Civil Damage Claims
   PULCRDTRCRD_16 05/16 Credit Records Correction
   PULCRIMP_16 05/16 Criminal Misdemeanor Defense
   PULDISS1_16 05/16 Uncontested Divorce
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   PULDRIVP1_16 05/16 Driving Privilege Protection (excluding DWI-related)
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PULESTATE2_16  05/16  Estate Administration & Estate Closing (Probate)
- 9 hours
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PULGARN_16  05/16  Defense of Garnishment
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PULMNTFC2_16  05/16  Minor Traffic - Broad (excluding DWI-related)
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PULPARENTAL_16  05/16  Parental Responsibilities
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PULPROPTAX1_16  05/16  Refinancing - Primary Residence
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PULPURCH_16  05/16  Purchase of Real Estate
PULREDISP1_16  05/16  Real Estate Disputes
PULREDISP2_16  05/16  Real Estate Disputes - Secondary Residence
PULSALE_16  05/16  Sale of Real Estate
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PULTRUSTS1_16  05/16  Irrevocable Trusts
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PULWILL_16  05/16  Wills & Durable Power of Attorney
PULZONVAR_16  05/16  Zoning and Variances
PULCHLDCUSSUPAGR2_16  05/16  Uncontested Child Custody/Child Support Agreement
PULCHLDCUSSUPAGR3_16  05/16  Contested Child Custody/Child Support Agreement - 8 hours
PULELDERLAW_16  05/16  Elder Law
PULHOMEEQUITY1_16  05/16  Home Equity Loan - Primary Residence
PULHOMEEQUITY2_16  05/16  Home Equity Loan - Secondary Residence
PULPROPREF2_16  05/16  Refinancing - Secondary Residence
PULPROPTAX2_16  05/16  Property Tax - Secondary Residence
PULBLDGCE2_16  03/18  Building Codes - Secondary Residence
PULCHLDSUP5_16  03/18  Uncontested Child Support Enforcement
PULCHLDSUP6_16  03/18  Contested Child Support Enforcement - 8 Hours
PULDOCREV_16  03/18  Document Review
PULDOSTESTIC2_16  03/18  Protection from Domestic Violence - Named Insured
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PULEASEMENT2_16  03/18  Easement - Secondary Residence
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PULMECHANICSLIEN_16  03/18  Mechanic's Lien
PULRESTRNORDER1_16  03/18  Restraining Order - Named Insured
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PULSTUDENTLOANDEBT_16  03/18  Student Loan Debt Collection
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PULBANK3_16  04/19  Bankruptcy
PULCONSM2_16  04/19  Consumer Protection
PULDEBT2_16  04/19  Defense of Debt Collection
PULINSDISPUTE2_16  04/19  Insurance Disputes
PULIRS3_16  04/19  IRS Collection Defense
PULIRS4_16  04/19  IRS Audit Protection
<table>
<thead>
<tr>
<th>Code</th>
<th>Date</th>
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<tbody>
<tr>
<td>PULPOSTDEF5_16</td>
<td>04/19</td>
<td>Uncontested Alimony, Child Support, Child Custody and Child Visitation</td>
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<tr>
<td></td>
<td></td>
<td>Modification Defense</td>
</tr>
<tr>
<td>PULPOSTDEF6_16</td>
<td>04/19</td>
<td>Contested Alimony, Child Support, Child Custody and Child Visitation</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Modification Defense - 8 hours</td>
</tr>
<tr>
<td>PULPOSTENF5_16</td>
<td>04/19</td>
<td>Uncontested Alimony, Child Custody and Child Visitation Enforcement</td>
</tr>
<tr>
<td>PULPOSTENF6_16</td>
<td>04/19</td>
<td>Contested Alimony, Child Custody and Child Visitation Enforcement</td>
</tr>
<tr>
<td></td>
<td></td>
<td>- 8 hours</td>
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<tr>
<td>PULPOSTMOD11_16</td>
<td>04/19</td>
<td>Uncontested Alimony and Child Support Modification</td>
</tr>
<tr>
<td>PULPOSTMOD12_16</td>
<td>04/19</td>
<td>Contested Alimony and Child Support Modification - 8 Hours</td>
</tr>
<tr>
<td>PULPOSTMOD8_16</td>
<td>04/19</td>
<td>Uncontested Child Custody and Child Visitation Modification</td>
</tr>
<tr>
<td>PULPOSTMOD9_16</td>
<td>04/19</td>
<td>Contested Child Custody and Child Visitation Modification - 8 hours</td>
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<tr>
<td>PULPROPT3_16</td>
<td>04/19</td>
<td>Purchase/Sale of Secondary Residence</td>
</tr>
<tr>
<td>PULSCHLADMN2_16</td>
<td>04/19</td>
<td>School Administrative Hearings</td>
</tr>
<tr>
<td>PULSMCLM2_16</td>
<td>04/19</td>
<td>Small Claims Court</td>
</tr>
<tr>
<td>PULSTATELOCALTAX3_16</td>
<td>04/19</td>
<td>State and Local Tax Collection Defense</td>
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<td>PULSTATELOCALTAX4_16</td>
<td>04/19</td>
<td>State and Local Tax Audit</td>
</tr>
<tr>
<td>PULDOCPREP3_16</td>
<td>04/19</td>
<td>Document Preparation</td>
</tr>
<tr>
<td>PULJUVNL4_16</td>
<td>04/19</td>
<td>Juvenile Court</td>
</tr>
</tbody>
</table>

Countersignature (if required)
DEFINITIONS

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

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

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

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

"CONTESTED" – 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 your attorney and their office staff for your covered legal matters which does not include costs such as, but not limited to: filing fees, copy costs, mileage, title insurance, expert witnesses, mediator, home studies, 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 and is not an insured rental property for six months before the insured event and is not your intent to use it as an insured rental property.

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

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

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


“YOU” and “YOUR” – an insured.

ARAG INSURANCE COMPANY

AGREEMENT

We will provide the insurance described in this policy and benefit endorsements in return for the premium and compliance with all applicable provisions of this policy. Matters which are not expressly listed in this policy are not covered. If the named insured purchased only individual coverage, legal services rendered to persons other than the named insured are not covered.
You can choose a Network Attorney or Non-Network Attorney for legal services provided to you resulting from an insured event which occurs after your effective date and while your Certificate of Insurance is in effect. We will pay benefits for legal services up to the maximum amount listed in the benefits section of this policy.

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

---

**EXCLUSIONS**

We do not provide coverage for:

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

2. Legal services arising out of a business interest, investment interests, employment matters, 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.

---

**CONDITIONS**

**Policy Period and Territory**

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

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

**Eligibility**

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

**Cancellation and Termination**

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

1. Nonpayment of premium in accordance with the policy terms;

2. An act or omission by the insured or his representative that constitutes material misrepresentation or nondisclosure of a material fact in obtaining the policy, continuing the policy, or presenting a claim under the policy;
3. Increased hazard or material change in the risk assumed that could not have been reasonably contemplated by the parties at the time of assumption of the risk;
4. Substantial breach of contractual duties, conditions, or warranties that materially affects the insurability of the risk;
5. A fraudulent act against the company by the insured or his representative that materially affects the insurability of the risk;
6. Willful failure by the insured or his representative to institute reasonable loss control measures that materially affect the insurability of the risk after written notice by us;
7. Loss of facultative reinsurance, or loss of or substantial changes in applicable reinsurance as provided in G.S. 58-41-30;
8. Conviction of the insured of a crime arising out of acts that materially affect the insurability of the risk;
9. A determination by the Commissioner that the continuation of the policy would place us in violation of the laws of this State; or
10. The named insured fails to meet the requirements contained in our corporate charter, articles of incorporation, or bylaws, when we are a company organized for the sole purpose of providing members of an organization with insurance coverage in this State.

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

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

Waiver of Premium

Upon the death of the named insured, coverage for the surviving spouse or domestic partner and the insured dependents continues 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).

Ann Cosimano                  David R. Murray
Secretary                     President
Uncontested Adoption

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncontested Adoption</td>
<td>PAID IN FULL</td>
<td>$ 400*</td>
</tr>
</tbody>
</table>

Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).

¹In 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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Contested Adoption

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contested Adoption</td>
<td>PAID IN FULL</td>
<td>$ 800*</td>
</tr>
</tbody>
</table>

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

**Trial** for three (3) days or less

**Trial** starting on day four (4) until completion

1In 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 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
## Building Codes

See Policy "Agreement" Section

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

* **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 10780-001 issued to **Wake Forest University**, and is effective January 01, 2022.

By **ARAG Insurance Company of Des Moines, Iowa**

By

[Signature]

Authorized Representative
Caregiving Services - Annual Check Up

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Caregiving Services - Annual Check Up</td>
<td></td>
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</tr>
<tr>
<td>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.</td>
<td>PAID IN FULL</td>
<td>$ 80*</td>
</tr>
</tbody>
</table>

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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
Defense of Civil Damage Claims

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
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<tbody>
<tr>
<td>Defense of Civil Damage Claims</td>
<td>PAID IN FULL</td>
<td>$ 800*</td>
</tr>
<tr>
<td>Legal services for an insured 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.</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td>Trial for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
</tr>
<tr>
<td>Trial starting on day four (4) until completion</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

*  **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 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Credit Records Correction**

See Policy "Agreement" Section

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<tr>
<td><strong>Credit Records Correction</strong></td>
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</tbody>
</table>

**Legal services** for an **insured** related to correcting inaccuracies or misrepresentations on **your** 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 **10780-001** issued to **Wake Forest University**, and is effective **January 01, 2022**.

By ARAG Insurance Company of Des Moines, Iowa

By

![Signature]

Authorized Representative
## Criminal Misdemeanor Defense

See Policy "Agreement" Section

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

* 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 **10780-001** issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
### Uncontested Divorce

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncontested Divorce</td>
<td>PAID IN FULL</td>
<td>$ 640*</td>
</tr>
</tbody>
</table>

**Legal services** for the **named insured** in an **uncontested** divorce, a legal separation and/or an annulment of marriage.

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
## Contested Divorce - 20 hours

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contested Divorce - 20 hours</td>
<td>PAID IN FULL (up to 20 hours per insured event)</td>
<td>$1,600*</td>
</tr>
</tbody>
</table>

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

This agreement forms a part of Policy Number 10780-001 issued to *Wake Forest University*, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Driving Privilege Protection (excluding DWI-related)

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving Privilege Protection (excluding DWI-related)</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Legal services</strong> for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)</td>
<td>PAID IN FULL</td>
<td>$ 400*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
</tr>
</tbody>
</table>

* **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 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Driving Privilege Restoration (excluding DWI-related)**

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Driving Privilege Restoration (excluding DWI-related)</td>
<td>PAID IN FULL</td>
<td>$240*</td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** in an administrative proceeding for the restoration of suspended or revoked driving privileges of an **insured**. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Easement**

See Policy "Agreement" Section

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

* **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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Estate Administration & Estate Closing (Probate) - 9 hours**

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estate Administration &amp; Estate Closing (Probate) - 9 hours</td>
<td>PAID IN FULL (up to 9 hours per insured event)</td>
<td>$720*</td>
</tr>
</tbody>
</table>

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

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
### Foreclosure

See Policy "Agreement" Section

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

*  **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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This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University**, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
### Defense of Garnishment

See Policy "Agreement" Section

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

(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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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Uncontested Guardianship/Conservatorship

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Uncontested Guardianship/Conservatorship</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.</td>
<td>PAID IN FULL</td>
<td>$ 480*</td>
</tr>
</tbody>
</table>

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Contested Guardianship/Conservatorship**

See Policy "Agreement" Section

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

* 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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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Habeas Corpus Proceedings**

See Policy "Agreement" Section

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

* 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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Mental Incompetency or Infirmity Proceedings

See Policy "Agreement" Section

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

* 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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Minor Traffic - Broad (excluding DWI-related)

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Minor Traffic - Broad (excluding DWI-related)</td>
<td>PAID IN FULL</td>
<td>$ 240*</td>
</tr>
</tbody>
</table>

Legal services for an insured in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense.)

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Name Change

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name Change</td>
<td>PAID IN FULL</td>
<td>$ 240*</td>
</tr>
</tbody>
</table>

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

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Neighbor Disputes**

See Policy "Agreement" Section

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

* **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 10780-001 issued to **Wake Forest University**, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Neighbor Disputes - Secondary Residence**

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Neighbor Disputes - Secondary Residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your secondary residence, including boundary or property title disputes.</td>
<td>PAID IN FULL</td>
<td>$ 720*</td>
</tr>
</tbody>
</table>

| Trial for three (3) days or less | PAID IN FULL | $ 1,800** |
| Trial starting on day four (4) until completion | PAID IN FULL | $ 100,000*** |

* **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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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
General In Office Services - 4 hours

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>General In Office Services - 4 hours</td>
<td>4 hours</td>
<td>$320*</td>
</tr>
</tbody>
</table>

General in office legal services.

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

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Parental Responsibilities

See Policy "Agreement" Section

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

* 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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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Personal Property Protection**

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
</table>

**Personal Property Protection**

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

- **Trial** for three (3) days or less: PAID IN FULL $320*
- **Trial** starting on day four (4) until completion: PAID IN FULL $1,800**

* 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 **10780-001** issued to **Wake Forest University**, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
## Prenuptial Agreements

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Prenuptial Agreements</td>
<td>PAID IN FULL</td>
<td>$320*</td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** for the preparation of a premarital or antenuptial agreement.

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

This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University**, and is effective **January 01, 2022**.

By **ARAG Insurance Company** of Des Moines, Iowa

By

Authorized Representative
## Refinancing - Primary Residence

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Refinancing - Primary Residence</td>
<td>PAID IN FULL</td>
<td>$160*</td>
</tr>
</tbody>
</table>

Advice and review of relevant documents regarding **refinancing** of your primary residence.

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

This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University**, and is effective **January 01, 2022**.

By ARAG Insurance Company of Des Moines, Iowa

By

![Signature]

Authorized Representative
Property Tax - Primary Residence

See Policy "Agreement" Section

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

* 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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Purchase of Real Estate

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
</table>

**Purchase of Real Estate**

**Legal services** for an **insured** for the purchase of **your primary residence** for the review and preparation of documents including contract for purchase and attendance at closing.

**PAID IN FULL**

$320*

*

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

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Real Estate Disputes**

See Policy "Agreement" Section

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

Authorized Representative
### Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Real Estate Disputes - Secondary Residence</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Legal services</strong> for an <strong>insured</strong> as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of <strong>your secondary residence</strong>.</td>
<td>PAID IN FULL</td>
<td><strong>$ 1,200</strong>*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td><strong>$ 1,800</strong>**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td><strong>$ 100,000</strong>***</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Sale of Real Estate

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sale of Real Estate</td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** for the sale of your **primary residence** for the review and preparation of documents including the contract for sale and attendance at closing.

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

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Social Security/Veterans/Medicare

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Social Security/Veterans/Medicare</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Legal services for an insured</strong> in an administrative legal dispute arising out of Social Security, Veterans, Medicare or Medicaid benefits.</td>
<td>PAID IN FULL</td>
<td>$ 400*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
</tr>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Tenant Matters

See Policy "Agreement" Section

<table>
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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tenant Matters</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an <strong>insured</strong> as a plaintiff or defendant with <strong>your</strong> landlord as tenant of your primary residence, including but not limited to, eviction and security deposit disputes.</td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Irrevocable Trusts

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Irrevocable Trusts</td>
<td>PAID IN FULL</td>
<td></td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** 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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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Revocable Living Trusts**

See Policy "Agreement" Section

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

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

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By **ARAG Insurance Company of Des Moines, Iowa**

By

[Signature]

Authorized Representative
### Wills & Durable Power of Attorney

See Policy "Agreement" Section

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Zoning and Variances

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Uncontested Child Custody/Child Support Agreement

See Policy "Agreement" Section

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

* **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

Authorized Representative
### Contested Child Custody/Child Support Agreement - 8 hours

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Contested Child Custody/Child Support Agreement - 8 hours</strong>&lt;br&gt;Legal services for an insured for the creation of an initial contested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.</td>
<td>PAID IN FULL (up to 8 hours per insured event)</td>
<td>$ 640*</td>
</tr>
</tbody>
</table>

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

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By

[Signature]

Authorized Representative
### Elder Law

See Policy "Agreement" Section

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

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By

[Signature]

Authorized Representative
**Home Equity Loan - Primary Residence**

See Policy "Agreement" Section

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

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Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

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

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[Signature]

Authorized Representative
## Refinancing - Secondary Residence

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Refinancing - Secondary Residence</strong></td>
<td>PAID IN FULL</td>
<td>$ 160*</td>
</tr>
</tbody>
</table>

Advice and review of relevant documents regarding **refinancing of your secondary residence**.

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By **ARAG Insurance Company of Des Moines, Iowa**

By

Authorized Representative
**Property Tax - Secondary Residence**

See Policy "Agreement" Section

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

Authorized Representative
## Building Codes - Secondary Residence

See Policy "Agreement" Section

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<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Building Codes - Secondary Residence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured in an administrative action for permit or code violations relating to the renovation and/or improvement of your existing secondary residence.</td>
<td>PAID IN FULL</td>
<td>$ 400*</td>
</tr>
<tr>
<td>Trial for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
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<td>PAID IN FULL</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Uncontested Child Support Enforcement

See Policy "Agreement" Section

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<th>COVERAGE</th>
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<tbody>
<tr>
<td><strong>Uncontested Child Support Enforcement</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child support.</td>
<td>PAID IN FULL</td>
<td>$320*</td>
</tr>
</tbody>
</table>

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
## Contested Child Support Enforcement - 8 Hours

See Policy "Agreement" Section

### COVERAGE

<table>
<thead>
<tr>
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<th>Network Attorney Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Contested Child Support Enforcement - 8 Hours</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an <strong>insured</strong> for a contested motion brought by <strong>you</strong> or against <strong>you</strong> to enforce a final decree for child support.</td>
<td>PAID IN FULL (up to 8 hours per insured event)</td>
<td>$ 640*</td>
</tr>
</tbody>
</table>

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By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
**Document Review**

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
</table>

**Document Review**

**Legal services** for an **insured** for the review of your personal legal documents.

PAID IN FULL  $ 40 per document

This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University** and is effective **January 01, 2022**.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Protection from Domestic Violence - Named Insured**

See Policy "Agreement" Section

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<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Protection from Domestic Violence - Named Insured</strong></td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
<tr>
<td>Legal services for the named insured to obtain a protective order related to domestic violence.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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By ARAG Insurance Company of Des Moines, Iowa

By [Signature]

Authorized Representative
**Protection from Domestic Violence - Insured**

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number **10780-001** issued to **Wake Forest University**, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Easement - Secondary Residence**

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Easement - Secondary Residence</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured in an administrative action regarding an easement on your secondary residence.</td>
<td>PAID IN FULL</td>
<td>$400*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$100,000***</td>
</tr>
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* 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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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Foreclosure - Secondary Residence

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td>Foreclosure - Secondary Residence</td>
<td>PAYD IN FULL</td>
<td>$ 480*</td>
</tr>
<tr>
<td>Legal services for an insured regarding written notice of a foreclosure related to your secondary residence.</td>
<td>PAYD IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td>Trial for three (3) days or less</td>
<td>PAYD IN FULL</td>
<td>$ 100,000***</td>
</tr>
<tr>
<td>Trial starting on day four (4) until completion</td>
<td>PAYD IN FULL</td>
<td>$ 100,000***</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
**Mechanic's Lien**

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Mechanic's Lien</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an <strong>insured</strong> to remove a mechanic's lien.</td>
<td>PAID IN FULL</td>
<td>$ 480*</td>
</tr>
<tr>
<td>Trial for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td>Trial starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
### Restraining Order - Named Insured

See Policy "Agreement" Section

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<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td>Restraining Order - Named Insured</td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
</tbody>
</table>

**Legal services** for the **named insured** to obtain a restraining order.

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

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Restraining Order - Insured

See Policy "Agreement" Section

<table>
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<th>COVERAGE</th>
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<tbody>
<tr>
<td>Restraining Order - Insured</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured to obtain a restraining order when the opposing party is not an insured under the same Certificate.</td>
<td>PAID IN FULL</td>
<td>$320*</td>
</tr>
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</table>

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
Student Loan Debt Collection

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
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</thead>
<tbody>
<tr>
<td>Student Loan Debt Collection</td>
<td></td>
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</tr>
<tr>
<td><strong>Legal services</strong> for an <strong>insured</strong> as the defendant in a <strong>legal dispute</strong> related to your student loan.</td>
<td>PAID IN FULL</td>
<td>$480*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$100,000***</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
# Zoning and Variances - Secondary Residence

See Policy "Agreement" Section

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<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td>Zoning and Variances - Secondary Residence</td>
<td>PAID IN FULL</td>
<td>$400*</td>
</tr>
<tr>
<td>Legal services for an insured in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving <em>your secondary residence</em></td>
<td>PAID IN FULL</td>
<td>$1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$100,000***</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
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<td>$100,000***</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
# Bankruptcy

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
## Consumer Protection

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Consumer Protection</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured as a plaintiff or defendant regarding written, verbal or implied contracts or warranties relating to consumer goods or services and/or residential contractor disputes (excluding insurance disputes).</td>
<td>PAID IN FULL</td>
<td>$ 800*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
**Defense of Debt Collection**

See Policy "Agreement" Section

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

By

[Signature]

Authorized Representative
**Insurance Disputes**

See Policy "Agreement" Section

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<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td><strong>Insurance Disputes</strong></td>
<td></td>
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</tr>
<tr>
<td><strong>Legal services</strong></td>
<td>PAID IN FULL</td>
<td>$ 800*</td>
</tr>
<tr>
<td>for an insured as a plaintiff</td>
<td></td>
<td></td>
</tr>
<tr>
<td>or defendant relating to disputes with your insurance carrier.</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trial</strong></td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td>for three (3) days or less</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Trial</strong></td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
</tr>
<tr>
<td>starting on day four (4) until</td>
<td></td>
<td></td>
</tr>
<tr>
<td>completion</td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
IRS Collection Defense

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>IRS Collection Defense</td>
<td>PAID IN FULL</td>
<td>$ 480*</td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date. This **benefit** does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.

**Trial** for three (3) days or less

**Trial** starting on day four (4) until completion

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By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
**IRS Audit Protection**

See Policy "Agreement" Section

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</tr>
</thead>
<tbody>
<tr>
<td>IRS Audit Protection</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Legal services** for an **insured** involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date. This **benefit** does not include audits related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.

**Trial** for three (3) days or less [PAID IN FULL] $ 480*

**Trial** starting on day four (4) until completion [PAID IN FULL] $ 1,800**

**Trial** starting on day four (4) until completion [PAID IN FULL] $ 100,000***

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense</td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
</tbody>
</table>

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.

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

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

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Contested Alimony, Child Support, Child Custody and Child Visitation</td>
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<td></td>
</tr>
<tr>
<td>Modification Defense - 8 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Legal services for an insured for a contested motion brought against you</td>
<td>PAID IN FULL</td>
<td>$ 640*</td>
</tr>
<tr>
<td>to modify a final decree for child support, child custody, child</td>
<td>(up to 8 hours per</td>
<td></td>
</tr>
<tr>
<td>visitation, or alimony.</td>
<td>insured event)</td>
<td></td>
</tr>
</tbody>
</table>

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
### Uncontested Alimony, Child Custody and Child Visitation Enforcement

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
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<tbody>
<tr>
<td>Uncontested Alimony, Child Custody and Child Visitation Enforcement</td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
</tbody>
</table>

Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

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

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<tbody>
<tr>
<td>Network Attorney Benefits</td>
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<tr>
<td><strong>Contested Alimony, Child Custody and Child Visitation Enforcement - 8 hours</strong></td>
</tr>
<tr>
<td>Legal services for an insured for a contested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.</td>
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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
**Uncontested Alimony and Child Support Modification**

See Policy "Agreement" Section

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<tbody>
<tr>
<td><strong>Uncontested Alimony and Child Support Modification</strong></td>
<td></td>
<td></td>
</tr>
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Legal services for an insured for an uncontested motion brought by you to modify a final decree for child support or alimony.

PAID IN FULL $320*

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Contested Alimony and Child Support Modification - 8 Hours**

See Policy "Agreement" Section

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<tbody>
<tr>
<td>Contested Alimony and Child Support Modification - 8 Hours</td>
<td>PAID IN FULL</td>
<td>$ 640*</td>
</tr>
<tr>
<td></td>
<td>(up to 8 hours per insured event)</td>
<td></td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Uncontested Child Custody and Child Visitation Modification

See Policy "Agreement" Section

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<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
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<tbody>
<tr>
<td><strong>Uncontested Child Custody and Child Visitation Modification</strong></td>
<td>PAID IN FULL</td>
<td>$ 320*</td>
</tr>
</tbody>
</table>

Legal services for an insured for an uncontested motion brought by you to modify a final decree for child custody or child visitation.

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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
## Contested Child Custody and Child Visitation Modification - 8 hours

See Policy "Agreement" Section

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<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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<tbody>
<tr>
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<td></td>
<td>$640*</td>
</tr>
<tr>
<td>Legal services for an insured for a contested motion brought by you to modify a final decree for child custody or child visitation.</td>
<td>PAID IN FULL (up to 8 hours per insured event)</td>
<td></td>
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By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
**Purchase/Sale of Secondary Residence**

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University** and is effective **January 01, 2022.**

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
### School Administrative Hearings

See Policy "Agreement" Section

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

* 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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

Authorized Representative
## Small Claims Court

See Policy "Agreement" Section

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

(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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
State and Local Tax Collection Defense

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>State and Local Tax Collection Defense</td>
<td></td>
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</tbody>
</table>

**Legal services** for an **insured** in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your **effective date**. This **benefit** does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.

- **Trial** for three (3) days or less  
  PAID IN FULL  
  $ 480*

- **Trial** starting on day four (4) until completion  
  PAID IN FULL  
  $ 1,800**

- **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 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
State and Local Tax Audit

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>State and Local Tax Audit</strong></td>
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<tr>
<td><strong>Legal services</strong> for an <strong>insured</strong> involving state and/or local tax authority audits related to <strong>your</strong> personal state tax return or personal local taxes where the initial written notice is received after <strong>your effective date</strong>. This <strong>benefit</strong> does not include audits related to <strong>your</strong> failure to file a personal tax return or <strong>your</strong> failure to pay the taxes <strong>your</strong> filed personal tax return indicated <strong>you</strong> owed.</td>
<td>PAID IN FULL</td>
<td>$ 480*</td>
</tr>
<tr>
<td><strong>Trial</strong> for three (3) days or less</td>
<td>PAID IN FULL</td>
<td>$ 1,800**</td>
</tr>
<tr>
<td><strong>Trial</strong> starting on day four (4) until completion</td>
<td>PAID IN FULL</td>
<td>$ 100,000***</td>
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* 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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This agreement forms a part of Policy Number 10780-001 issued to **Wake Forest University**, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Document Preparation

See Policy "Agreement" Section

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

This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University, and is effective January 01, 2022.

By ARAG Insurance Company of Des Moines, Iowa

By

[Signature]

Authorized Representative
Juvenile Court

See Policy "Agreement" Section

<table>
<thead>
<tr>
<th>COVERAGE</th>
<th>Network Attorney Benefits</th>
<th>Non-Network Attorney INDEMNITY Benefits</th>
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</thead>
<tbody>
<tr>
<td>Juvenile Court</td>
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<tr>
<td>Legal services</td>
<td>PAID IN FULL</td>
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<td>for an insured</td>
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<td>the removal.</td>
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<td>Trial for three</td>
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<tr>
<td>(3) days or less</td>
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<td>$ 1,800**</td>
</tr>
<tr>
<td>Trial starting</td>
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<tr>
<td>on day four (4)</td>
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This agreement forms a part of Policy Number 10780-001 issued to Wake Forest University and is effective January 01, 2022.

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

2. Service Period
   The term of this Plan shall be from Jan 1, 2022 to December 31, 2022 Standard Time at the address of
   the Plan Sponsor.

3. Price
   $2.59 monthly Composite rate per Named Plan Member and eligible dependents

4. Services Provided
   As per attached
SERVICE PLAN

for

Wake Forest University

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

TERMS AND CONDITIONS

This plan may be amended or changed at any time 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.
TELEPHONE LEGAL ACCESS SERVICES

We will pay the attorney fees of a Telephone Legal Access Law Firm as defined below for Telephone Legal Access Services provided by a Telephone Legal Access Law Firm while your Certificate is in effect.

"Telephone Legal Access Law Firm" - means an independent law firm that has entered into a written agreement with us to provide Telephone Legal Access Services to you within the territory of the United States.

"Telephone Legal Access Services" - means the type of legal services which, within applicable standard of professional care and conduct, may be rendered by the Telephone Legal Access Law Firm in one or more telephone conversations with a client and which may be connected with other legal services based on telecommunication which are specifically listed below.

You will receive:

- Toll-free telephone advice on how the law relates to your personal legal matter and which action may be taken.
- Follow-up correspondence and telephone calls to third parties related to your personal legal matter.
- Specific document preparation and document review.

You will receive legal assistance from the Telephone Legal Access Law Firm for the preparation or review of a Standard Will or Codicils.

- Standard Will means a will document without trust provisions other than a support trust for dependent children limited to appointing a guardian and placing assets for dependent children until they reach their age of majority.
REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a 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
If your legal matter is not covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before trial, or will not exceed 33% of the net recovery if successfully resolved after trial, or will not exceed 40% 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.
FINANCIAL EDUCATION AND COUNSELING SERVICES

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

Financial information and services include:

- General financial planning counseling sessions
- Cash and debt management
- Savings and budgeting
- Asset allocation
- Credit reports

- Insurance
- IRAs and 401(k)s
- Student loans
- Mortgage education
- Investments and Risks

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

A service that gives you access to:

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

**Identity Theft Materials**, including:

- An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,
- An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,
- A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,
- An Identity Theft Affidavit to help you report your identity theft to necessary parties.

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

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

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

**Identity Theft Insurance**: Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to $1 million for expenses associated with restoring your identity. (The Identity Theft insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.)

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

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

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

**Change of Address**: Services that monitors address change requests with the United States Postal Services.

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

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

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

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

LEARNING CENTER

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

- Learn more about dealing with common legal and financial matters, like estate planning, identity theft and consumer protection.
- Understand how the legal insurance plan works and the coverages, services and resources it provides.
DIY DOCS®

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

- Automobiles
- Caregiving
- Estate Administration
- Childcare
- Residential Contractor
- Finances

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

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

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

- Financial Power of Attorney
- Health Care Power of Attorney
- Living Will
- Standard Will

CAREGIVING SERVICES - ADVICE

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

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

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

- Answer your eldercare-related questions, assess eldercare need and help you develop a care plan.
- Send you a customized information guide that contains lists of assisted living facilities, nursing homes or home health care agencies - including comparative quality-of-care ratings and reports on thousands of facilities and agencies - along with helpful eldercare information.
- Give you access to the nation's most comprehensive eldercare database with more than 90,000 long term care providers.
- Conduct searches to determine the availability and rates of assisted living facilities, nursing homes, home health care agencies and adult care providers. Advocate will negotiate discounts when available.

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

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

TAX SERVICES

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

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

The plan services do not include:

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

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

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


This plan is effective January 01, 2022 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

[Signature]

David R. Murray
President
ARAG’S
Privacy Policy and Notice of Personal Information Practices

We are committed to protecting your privacy and your personal information that you share with us. Here are the basics of our privacy policy and how we collect and use your personal information. Continue reading to see the entire policy.

- We obtain personal information from you directly and from your transactions with us.
- We do not collect personally identifying information from you when you visit our website or online services unless you affirmatively provide it to us.
- We do not allow third parties to collect personally identifying information from your computer or mobile device when you visit our website or use our online services.
- We will not sell your information to third parties.
- Any third parties who perform services for us are required to safeguard any customer information and may only use it in connection with performing those services.
- We extensively secure and limit access to your information.
- We protect information about potential, current, and former policyholders.

The Information Collected

Non-public personally identifiable information ("Information") is information that identifies you and is not available to the general public. The following sections tell you more about how and when we collect your Information.

Information Obtained

1. Personal information may be collected from persons other than you.

2. Personal information we collect consist of:

   - Name.
   - Address.
   - Phone Number.
   - Email and IP address.
   - Date of birth.
   - Signature.
   - Bank account number.
   - Employer information if you are enrolled in a group legal plan.
   - Gender.
   - Geolocation data, audio and electronic information.
   - Internet or other electronic network activity information, including but not limited to, browsing history, search history, and information regarding our Internet Website, application, enrollment form or advertisement.
   - Court records, government records, driving records, property information.
   - Inferences may be drawn from your personal information collected.
   - Tax identification information if we conduct business with you.
   - Professional and education information.
   - These categories of information may also be collected for eligible dependents covered under your legal plan.

3. Sources we may use to collect personal information:

   - Directly from you when submitting an application, an enrollment form and in your communications and transactions with us.
   - Claims submitted.
   - Attorneys and other persons who are or will become involved in processing your application, your enrollment form and servicing your policy or any claims you may make.
   - Court records, government records, driving records, property information to enable us to determine coverage and process claims.
   - Your interaction with our website and mobile app.
   - Your employer, if you are enrolled in an employer-sponsored legal plan.
• Financial institution.
• If you participate in a survey, we collected the email address and contents of the email; and information volunteered in response to the survey.

4. The information we collect is used:

• To fulfill our responsibilities to you, process and service your policy, process premium payments, determine coverage, confirm transactions, process and settle claims, maintain and secure your legal plan account with us, provide support and services, respond to inquiries, investigate and address your concerns, to personalize your Website experience, and for testing, analysis, surveys and product development.
• To respond to law enforcement requests and as required by applicable law, court order, or governmental regulations.
• As directed by you.
• To notify you of new services and special offers.

If you do not wish to be contacted by email for non-policy related communications, you may unsubscribe by following the instructions at the bottom of any ARAG email you receive or by contacting us.

If you are a policyholder or member, you can log in to your account at ARAGlegal.com to manage your email subscriptions. To access your email subscriptions click on My Account in the top right of the homepage, then click on Email Address and Subscriptions on the left side of the screen. If you are not a policyholder or member, you may unsubscribe via the footer of your email or by contacting us.

Location Services for Mobile Apps

Your current location is only determined if you choose to use a function on our apps to determine your current location. If you allow your location to be obtained using an ARAG app, ARAG will use the services of Google Maps API to determine your estimated location. Use of this information is solely to distinguish your current location and not to identify you. ARAG does not automatically track your location when you use our apps. ARAG uses the services of Google Maps API for location services. The Google privacy policy is available at http://www.google.com/policies/privacy and by this reference, is incorporated into this ARAG Privacy Policy.

The Information We Disclose

Information about our customers or former customers will only be disclosed as permitted or required by law. Information about you or your company that has been collected is maintained in you or your company’s policy and/or claims records.

Information about our former customers and about individuals who have obtained quotes from us is safeguarded to the same extent as information about our current policyholder.

We may disclose your personal information without prior written authorization when reasonably necessary:

• To persons or organizations who need the information to perform a business, professional or insurance function for us or you. For example, businesses that assist us with administrative functions or marketing. When we disclose personal information for business purposes, we enter into a contract that describes the purpose and requires the recipient to both keep that personal information confidential and not use it for any purpose except in performing the contract.

• To an insurance institution agent or insurance-support organization to perform its function in connection with an insurance transaction involving you or to collect information for the purpose of detecting and preventing insurance crimes or fraudulent claims.

• To those persons involved in processing your application, enrollment, processing transactions, investigating claims, concerns and complaints. This may include investigators and attorneys who need the information to investigate or settle a claim involving you as well as another insurance company if you are involved in an incident with their insured.

• To an insurance regulatory authority or a law enforcement or other governmental authority pursuant to law or subpoena or to protect our legal interest or in cases of suspected fraud.

• For the purpose of conducting actuarial or research studies in which you will not be identified in any report and any materials that do identify you will be destroyed as soon as they are no longer needed. The research organization agrees not to disclose the information unless permitted by law.
• To a person who agrees that their only use of the information will be in connection with the marketing of a product or service and no privileged information or personal information relating to your character or protected class information will be disclosed.

• To an affiliate whose only use of the information will be in connection with an audit of the insurance institution or agent or the marketing of an insurance product or service and the affiliate agrees not to disclose the information for any other purpose to unaffiliated persons.

• To a group policyholder for the purpose of reporting claims experience or conducting an audit of the insurance institution's or agent's operations or services, provided the information disclosed is reasonably necessary for the group policyholder to conduct the review or audit.

**Access to Your Personal Information**

You have the right to submit a request for your personal information that we have as well as submit a request to correct or amend any personal information that you feel is incorrect or incomplete. You also have the right to request we delete any of your personal information we have collected unless we are exempt from honoring your request under law. We will not discriminate against you for exercising any rights you have. You may submit your request to ARAG via the following:

Mailing address:
Privacy Administration  
Attention: Legal Department  
ARAG North America, Inc.  
500 Grand Avenue, Suite 100  
Des Moines, IA 50309

or email us at legal@ARAGlegal.com

or via our website https://www.araglegal.com/ using the "Contact Us" tab

**Confidentiality and Security**

We restrict access to your Information to employees who we have determined need it in order to provide products or services to you. We train our employees to safeguard customer information, and we require them to sign confidentiality and non-disclosure agreements. We maintain strict physical, electronic, and procedural safeguards to protect your Information from unauthorized access by third parties.

**Additional Information for Our Internet Users**

We continuously improve our websites. We are interested in how visitors use our websites, what they like and dislike, and where they have problems. We may gather data on how users navigate our site so we can make ARAGlegal.com and ARAGgroup.com easy places to do business. Our tools may gather data such as what browser a person uses or even what pages are most popular.

We receive and store certain types of information from you whenever you interact with our Sites. Like many other websites, we store "cookies" and other web-based files on user devices to get certain types of information when your web browser accesses our Site.

We use cookies to improve your experience while using our website and our internet apps. Cookies are small files that are stored on your computer. They do not contain any personally identifiable information about you. They help us personalize your experience when you return to our website, and they are required for certain portions of our website. Most browsers let you determine whether or not you accept our cookies. If you don't use cookies, you won't be able to use certain ARAGlegal.com features, such as keeping your product in your cart until you are ready to purchase.

ARAGgroup.com and ARAGlegal.com may place small pieces of computer code (embedded objects) on our pages to help our advertising partners such as, Google Adwords or Facebook, count how many customers they referred to our site. We may also use objects placed on other sites to monitor your exposure to our advertising or other offers online. These objects don't collect any personally identifiable information about you. Please click http://www.networkadvertising.org/managing/opt_out.asp to learn more or "opt out" of persistent cookies and targeted advertising delivered by these vendors.

We also provide some links to third-party websites that are not owned by ARAG. ARAG has no control over their privacy practices and assumes no responsibility in connection with the use of their websites. We recommend that you check the privacy policy of any website before you provide any personally identifiable information.
Changes to This Privacy Policy

We may modify our privacy policy from time to time. The most recent version is always posted at ARAGlegal.com.

What to Do If You Have Privacy or Security Concerns

If you have a concern about privacy or security at ARAG, we want to hear about it by mail or email.

Please write to us at:

Privacy Administration
Attention: Legal Department
ARAG North America, Inc.
500 Grand Avenue, Suite 100
Des Moines, IA 50309
or email us at legal@ARAGlegal.com

The Effective Date of this Privacy Policy is January 1, 2020.