



Policyholder:

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

POLICY 10780-003

07/01/2017 - 06/30/2018

Group Legal Insurance Policy and Service Plan

Important:

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

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

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

2. Policy Period
The term of this Policy shall be from July 1, 2017 to June 30, 2018 Standard Time at the address of **Policyholder**

3. Premium
\$11.40 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.

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Countersignature (if required)

DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

ARAG INSURANCE COMPANY

AGREEMENT

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

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

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

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, post judgments, punitive damages, malpractice, appeals, small claims court or equivalent court in **your** state.
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff and the amount **we** pay for **your legal services** exceeds the amount in dispute, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

CONDITIONS

Policy Period and Territory

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

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

Eligibility

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

Cancellation and Termination

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

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

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

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

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

Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse or domestic partner and the **insured** dependents continues for the remainder of the current **Certificate Year**. **We** waive further premium payments during this time.

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

Conversion

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

Adjustment of Premium

Adjustment of premium based upon termination or addition of **insureds** shall be calculated by **us**. Payments or refunds shall be due on the first day of the following calendar month.

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

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

Coordination of Benefits

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

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

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

Payment Limitations

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

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

You or **your** representative must submit a written notice of claim to **us** within one year after the **insured event**. A claim form and itemized billing are required within one hundred twenty (120) days after **legal services** for which **you** seek payment are completed.

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

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

Concealment or Fraud

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

Subrogation

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

Relation of the Parties

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

Grievances

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

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

Non-Assessable Policy

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

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



Ann Cosimano
Secretary

David R. Murray
President

Uncontested Adoption

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Uncontested Adoption</u>		
Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).	PAID IN FULL	\$ 300*


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 \$60 per hour up to the stated amount

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Adoption

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Adoption</u>		
Legal services ¹ in a contested adoption for an insured to become an adoptive parent(s).	PAID IN FULL	\$ 300*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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 \$60 per hour up to the stated amount

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Bankruptcy

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Guardianship/Conservatorship

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Contested Guardianship/Conservatorship

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Guardianship/Conservatorship</u>		
Legal services in a contested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 540*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

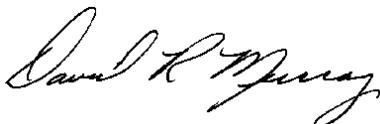
** **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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Authorized Representative

Building Codes

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Building Codes</u>		
Legal services for an insured in an administrative action for permit or code violations relating to the renovation and/ or improvement of your existing primary residence .	PAID IN FULL	\$ 360*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

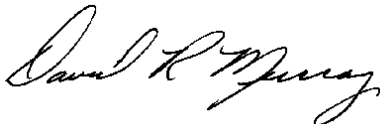
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Civil Damage Claims

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Defense of Civil Damage Claims</u>		
Legal services for an insured in defense against civil damage(s) claims, except claims involving the ownership or use of a motorized vehicle or claims which are covered by other insurance.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Consumer Protection

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Consumer Protection		
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.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

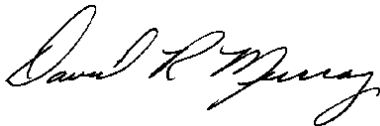
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Debt Collection

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Defense of Debt Collection</u>		
Legal services for an insured as the defendant in a legal action related to consumer goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

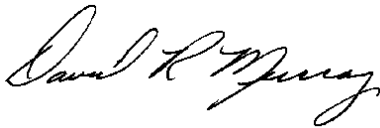
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Divorce

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Uncontested Divorce</u>		
Legal services for the named insured in an uncontested divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL	\$ 480*

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Divorce - 10 hours

See Policy "Agreement" Section

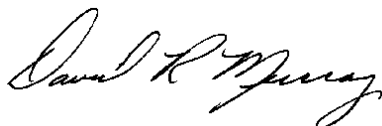
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Contested Divorce - 10 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 10 hours per insured event)	\$ 540*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Document Preparation and Review


See Policy "Agreement" Section

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Protection from Domestic Violence

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Protection from Domestic Violence</u>		
Legal services for the named insured to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 300*
Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate .	PAID IN FULL	\$ 300*

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

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Authorized Representative

Driving Privilege Protection (excluding DWI-related)

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Driving Privilege Protection (excluding DWI-related)</u>		
Legal services for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 360*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Driving Privilege Restoration (excluding DWI-related)

See Policy "Agreement" Section

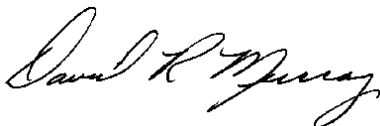
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Driving Privilege Restoration (excluding DWI-related)</u>		
Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured . (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Easement

See Policy "Agreement" Section

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

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

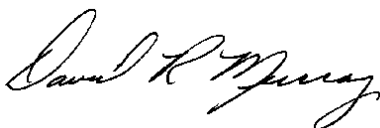
** **Trial Indemnity Benefits** are (\$200 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Estate Administration & Estate Closing - 9 hours

See Policy "Agreement" Section

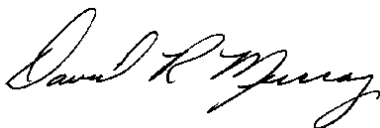
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Estate Administration & Estate Closing - 9 hours</u>		
Legal services for an insured in administering an estate where you have been named the executor.	PAID IN FULL (up to 9 hours per insured event)	\$ 540*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Foreclosure

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Foreclosure		
Legal services for an insured regarding foreclosure matters related to your primary residence .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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By



Authorized Representative

Defense of Garnishment

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Defense of Garnishment</u>		
Legal services for an insured in a legal action for a garnishment against you to collect a judgment related to goods or services .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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Authorized Representative

Habeas Corpus Proceedings

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Habeas Corpus Proceedings</u>		
Legal services for an insured in habeas corpus proceedings.	PAID IN FULL	\$ 300*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

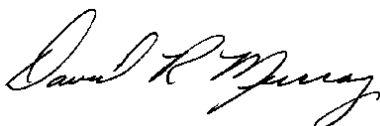
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Mental Incompetency or Infirmary Proceedings

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Mental Incompetency or Infirmary Proceedings</u>		
Legal services for an insured in defense of mental incompetency or infirmity proceedings.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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By



Authorized Representative

IRS Collection Defense

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
IRS Collection Defense		
Legal services for an insured in defense against collection actions by the Internal Revenue Service (IRS) related to errors on your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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Authorized Representative

IRS Audit Protection

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
IRS Audit Protection		
Legal services for an insured involving Internal Revenue Service (IRS) audits related to your personal tax return where the initial written notice is received after your effective date and while your Certificate is in effect.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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By



Authorized Representative

Juvenile Court

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Juvenile Court		
Legal services for an insured child charged with a crime (except those involving traffic matters) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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Authorized Representative

Minor Traffic (excluding DWI-related)

See Policy "Agreement" Section

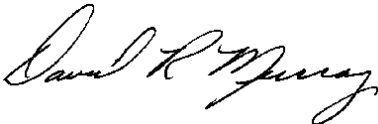
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Minor Traffic (excluding DWI-related)		
Legal services for an insured in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privilege. (Does not include driving while impaired or under the influence of drugs or alcohol, parking, and any non-moving offense.) (THIS BENEFIT IS LIMITED TO 1 USAGE PER FAMILY PER CERTIFICATE YEAR)	PAID IN FULL	\$ 180*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Name Change

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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Name Change

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

PAID IN FULL

\$ 240*

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Neighbor Disputes

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Neighbor Disputes</u>		
Legal services for an insured with a neighbor as a plaintiff or defendant in a dispute related to your primary residence , including boundary or property title disputes.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

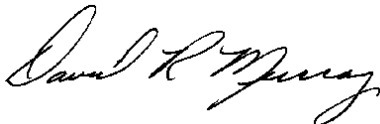
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By



Authorized Representative

Neighbor Disputes - Secondary Residence

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Neighbor Disputes - Secondary Residence</u>		
Legal services for an insured in a dispute with a neighbor as a plaintiff or defendant related to your secondary residence, including boundary or property disputes.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Parental Responsibilities

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Parental Responsibilities		
Legal services for an insured in juvenile court proceedings (except those involving traffic matters) where a state has brought an action regarding your parental responsibilities for an insured child.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

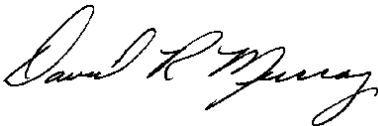
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Personal Property Protection

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

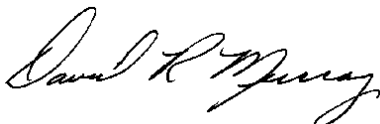
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Prenuptial Agreements

See Policy "Agreement" Section

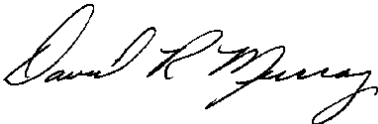
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Prenuptial Agreements</u>		
Legal services for an insured for the preparation of a premarital or anti-nuptial agreement.	PAID IN FULL	\$ 300*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Refinancing - Primary Residence

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Purchase of Real Estate

See Policy "Agreement" Section

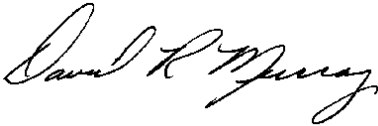
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Purchase of Real Estate</u>		
Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 360*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Real Estate Disputes

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Real Estate Disputes</u>		
Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase, or sale of your primary residence .	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

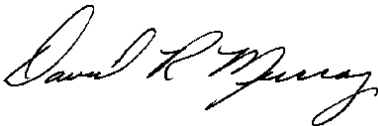
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Authorized Representative

Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Real Estate Disputes - Secondary Residence</u>		
Legal services for an insured as a plaintiff or defendant in a dispute regarding contracts or obligations for the construction, purchase or sale of your secondary residence.	PAID IN FULL	\$ 600*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
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



Authorized Representative

Sale of Real Estate

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

School Administrative Hearings

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
School Administrative Hearings		
Legal services for an insured in an administrative public or private formal school proceeding related to primary and secondary education regarding disabilities, special education and student policy violations.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

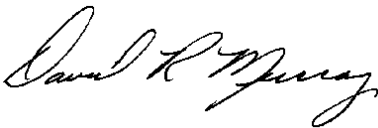
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Authorized Representative

Small Claims Court

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 10780-003 issued to Wake Forest University and is effective July 01, 2017.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Social Security/Veterans/Medicare

See Policy "Agreement" Section

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

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


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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Tenant Matters

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Tenant Matters</u>		
Legal services for an insured as a plaintiff or defendant with your landlord as tenant of your primary residence , including but not limited to, eviction and security deposit disputes.	PAID IN FULL	\$ 240*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

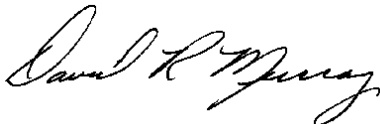
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Wills & Durable Power of Attorney

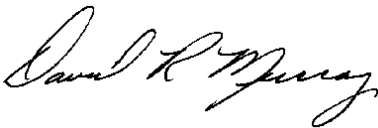
See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Wills & Durable Power of Attorney</u>		
Individual will or husband and wife will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 150
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 60 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 35 single document \$ 50 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 35 single document \$ 50 spousal documents

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Zoning and Variances

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Zoning and Variances</u>		
Legal services for an insured in an administrative action related to a zoning change, variance, or an eminent domain proceeding involving your primary residence .	PAID IN FULL	\$ 360*
Trial for three (3) days or less	PAID IN FULL	\$ 1,200**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

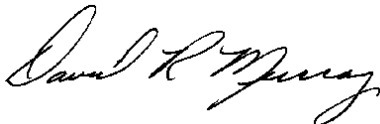
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

SERVICE PLAN

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

2. Service Period
The term of this Plan shall be from July 01, 2017 to June 30, 2018
Standard Time at the address of Plan Sponsor.

3. Price
\$6.10 monthly Composite rate per **Named Plan Member** and eligible dependents

4. Services Provided
As per attached

SERVICE PLAN

for

Wake Forest University

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

TERMS AND CONDITIONS

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

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

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

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

TELEPHONE LEGAL ACCESS SERVICES

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

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

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

You will receive:

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

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

Specific document preparation and document review.

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

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

REDUCED FEE LEGAL SERVICES

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

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

REDUCED CONTINGENCY FEES

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

FINANCIAL EDUCATION AND COUNSELING SERVICES

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

Financial information and services include:

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

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

IDENTITY THEFT SERVICES

A service that gives you access to:

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

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, and

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

IMMIGRATION

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

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

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

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

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

LAW GUIDE

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

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

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

DIY DOCS®

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

Automobiles

Caregiving

Estate Administration

Marriage

Real Estate

Finances

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

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

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

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

EXCLUSIONS

The plan services do not include:

1. services for matters against us, the plan sponsor and/or your employer.

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

Telephone Legal Advice and Consultation services are excluded for:

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

This plan is effective July 01, 2017 and shall continue in effect for one year. Thereafter, the plan shall be automatically renewed for additional one year terms unless terminated by the plan administrator or plan sponsor upon thirty (30) days' prior written notice to the other party.

ARAG Services, LLC

A handwritten signature in black ink, appearing to read "David R. Murray". The signature is written in a cursive, flowing style.

David R. Murray
President

ARAG INSURANCE COMPANY

Privacy Statement

To ARAG Policyholders...

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

Security

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

Information We Collect

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

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

- Information from subsidiary companies of ARAG Insurance Company;

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

How We Use your Information

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

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

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

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

Information We Disclose

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

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

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

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

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

Questions?

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

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