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**Policyholder:**  
EFFINGHAM COUNTY SCHOOLS  
450 N ASH STREET  
SPRINGFIELD, GA 31329

## **POLICY 18598**

01/01/2024 - 12/31/2024

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

**Important:**

For purposes of the Effingham County Schools policy, the **Policyholder** has defined eligible dependents to mean: Spouse or both same and opposite sex domestic partner and children until the end of the month when they reach age 26 regardless of student or marital status.

Policy Number: 18598

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

1. Name of **Policyholder**, Address  
EFFINGHAM COUNTY SCHOOLS  
450 N ASH STREET  
SPRINGFIELD, GA 31329

2. Policy Period  
The term of this Policy shall be from January 1, 2024 to December 31, 2024 Standard Time at the address of **Policyholder**

3. Premium  
\$17.18 monthly Composite rate per **Named Insured** and eligible dependents

4. Eligible persons  
All full-time employees working at least 15 hours per week are eligible to enroll.

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Countersignature (if required)

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## DEFINITIONS

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**"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.

**"MISCELLANEOUS 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.

**“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.

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

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

# ARAG INSURANCE COMPANY

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## AGREEMENT

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

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

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

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## EXCLUSIONS

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**We** do not provide coverage for:

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

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## CONDITIONS

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### Policy Period and Territory

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

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

### Eligibility



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

### **Cancellation and Termination**

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

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

### **Waiver of Premium**

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

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

### **Conversion**

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

### **Adjustment of Premium**

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

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

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

### **Coordination of Benefits**

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

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

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

### Payment Limitations

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

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

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

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

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

### Fraud or Abuse

**We** do not provide **benefits** for **you** if **you** have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to **your** insurance. **We** may discontinue **your** benefits if **we** deem that **you** are exhibiting hostile or abusive behavior towards **us**, **our** employees and/or **Network Attorneys**.

### Subrogation

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

### Relation of the Parties

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

### Grievances

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

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

### Non-Assessable Policy

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

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

The image shows two handwritten signatures in black ink. On the left is a signature that appears to read 'Ann Cosimano'. On the right is a signature that appears to read 'David R. Murray'.

Ann Cosimano  
Secretary

David R. Murray  
President

## ***Uncontested Adoption***

See Policy "Agreement" Section

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

**Legal services**<sup>1</sup> in an **uncontested** adoption for an **insured** to become an adoptive parent(s).

PAID IN FULL

\$ 400\*

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

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

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

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

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

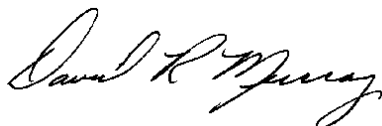
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Building Codes***

See Policy "Agreement" Section

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

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

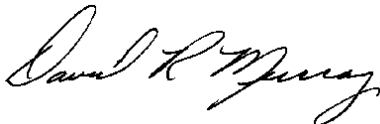
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

See Policy "Agreement" Section

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Credit Records Correction

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Uncontested Divorce***

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## ***Driving Privilege Protection***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Protection</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of <b>your</b> driving privileges.	PAID IN FULL	\$ 480*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

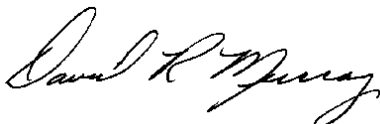
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## ***Driving Privilege Restoration***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Driving Privilege Restoration</u></b>		
<b>Legal services</b> for an <b>insured</b> in an administrative proceeding for the restoration of suspended or revoked driving privileges of an <b>insured</b> .	PAID IN FULL	\$ 240*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Easement***

See Policy "Agreement" Section

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

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


\*\* **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



Authorized Representative

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

See Policy "Agreement" Section

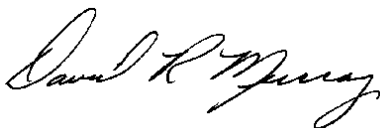
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Estate Administration &amp; Estate Closing (Probate) - 9 hours</u></b>		
<b>Legal services</b> for an <b>insured</b> in administering an estate where <b>you</b> have been named the executor.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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



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## Foreclosure

See Policy "Agreement" Section

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

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


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

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

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## Defense of Garnishment

See Policy "Agreement" Section

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

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

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

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

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Authorized Representative

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

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

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## ***Contested Guardianship/Conservatorship***

See Policy "Agreement" Section

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

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

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

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## ***Habeas Corpus Proceedings***

See Policy "Agreement" Section

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

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

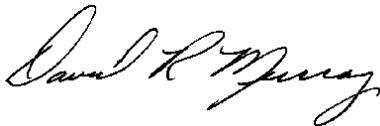
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## ***Mental Incompetency or Infirmary Proceedings***

See Policy "Agreement" Section

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

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


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

See Policy "Agreement" Section

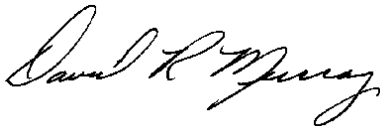
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Minor Traffic - Broad (excluding DWI-related)</u></b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a traffic offense, the conviction of which would not result in suspension or revocation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

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

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## Neighbor Disputes

See Policy "Agreement" Section

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

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

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

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## ***Neighbor Disputes - Secondary Residence***

See Policy "Agreement" Section

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

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

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## Parental Responsibilities

See Policy "Agreement" Section

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

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

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## Personal Property Protection

See Policy "Agreement" Section

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

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

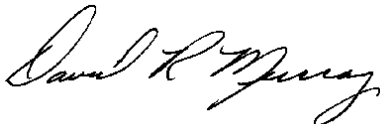
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## ***Postnuptial Agreements***

See Policy "Agreement" Section

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

**Legal services** for the **named insured** for the preparation of a postnuptial agreement.

PAID IN FULL

\$ 320\*

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

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## ***Prenuptial Agreements***

See Policy "Agreement" Section

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

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

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## ***Refinancing - Primary Residence***

See Policy "Agreement" Section

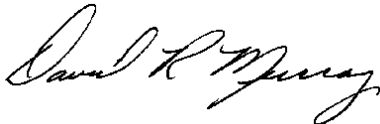
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Refinancing - Primary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your primary residence</b> .	PAID IN FULL	\$ 160*

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

## ***Property Tax - Primary Residence***

See Policy "Agreement" Section

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

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## ***Purchase of Real Estate***

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Real Estate Disputes***

See Policy "Agreement" Section

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

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

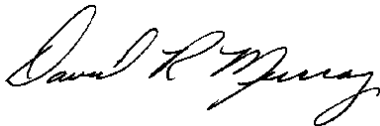
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## ***Real Estate Disputes - Secondary Residence***

See Policy "Agreement" Section

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

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

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

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## ***Sale of Real Estate***

See Policy "Agreement" Section

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

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

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## ***Tenant Matters***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Tenant Matters</u></b>		
<b>Legal services</b> for an <b>insured</b> as a plaintiff or defendant with <b>your</b> landlord as tenant of <b>your primary residence</b> , including but not limited to, eviction and security deposit disputes.	PAID IN FULL	\$ 320*
<b>Trial</b> for three (3) days or less	PAID IN FULL	\$ 1,800**
<b>Trial</b> starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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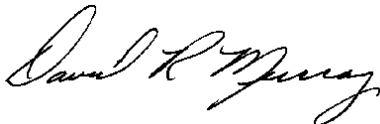
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### ***Irrevocable Trusts***

See Policy "Agreement" Section

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

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

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## ***Revocable Living Trusts***

See Policy "Agreement" Section

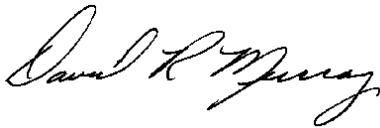
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Revocable Living Trusts</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

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

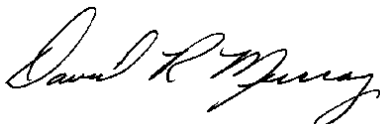
See Policy "Agreement" Section

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

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## ***Zoning and Variances***

See Policy "Agreement" Section

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

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

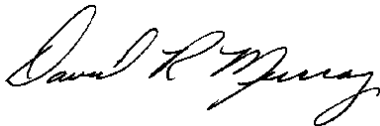
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## Home Equity Loan - Primary Residence

See Policy "Agreement" Section

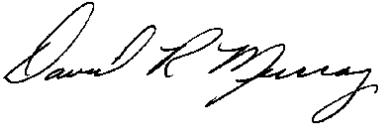
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b>Home Equity Loan - Primary Residence</b>		
<b>Legal services</b> for an <b>insured</b> for the preparation and review of home equity loans for <b>your primary residence</b> .	PAID IN FULL	\$ 160*

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

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## Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

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

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

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**Refinancing - Secondary Residence**

See Policy "Agreement" Section

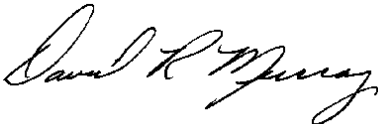
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b><u>Refinancing - Secondary Residence</u></b>		
Advice and review of relevant documents regarding <b>refinancing of your secondary residence.</b>	PAID IN FULL	\$ 160*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Property Tax - Secondary Residence***

See Policy "Agreement" Section

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

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


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

\*\*\* **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



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## ***Building Codes - Secondary Residence***

See Policy "Agreement" Section

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

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

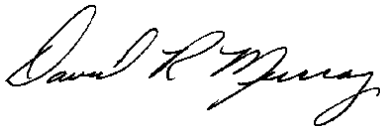
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## ***Document Review***

See Policy "Agreement" Section

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

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

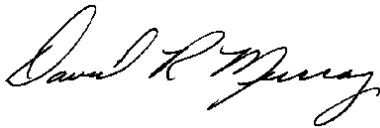
PAID IN FULL

\$ 40 per document

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By ARAG Insurance Company of Des Moines, Iowa

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## ***Protection from Domestic Violence - Named Insured***

See Policy "Agreement" Section

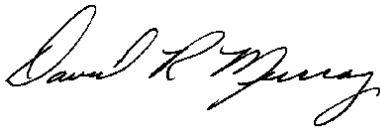
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Protection from Domestic Violence - Named Insured</u></b>		
<b>Legal services</b> for the <b>named insured</b> to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Protection from Domestic Violence - Insured***

See Policy "Agreement" Section

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

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

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## ***Easement - Secondary Residence***

See Policy "Agreement" Section

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

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


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

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

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By



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## Foreclosure - Secondary Residence

See Policy "Agreement" Section

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

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

\*\* **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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## ***Mechanic's Lien***

See Policy "Agreement" Section

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

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

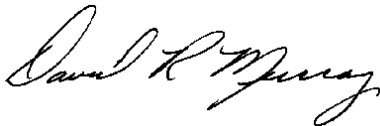
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

## Student Loan Debt Collection

See Policy "Agreement" Section

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

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

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

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

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

See Policy "Agreement" Section

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

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

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

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

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Authorized Representative

## ***Bankruptcy***

See Policy "Agreement" Section

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

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

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Authorized Representative

## Consumer Protection

See Policy "Agreement" Section

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

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

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

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

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

See Policy "Agreement" Section

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

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

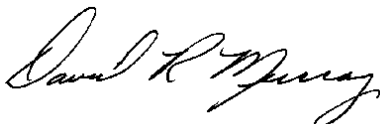
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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## ***Insurance Disputes***

See Policy "Agreement" Section

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

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


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

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

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By



Authorized Representative

## IRS Collection Defense

See Policy "Agreement" Section

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

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

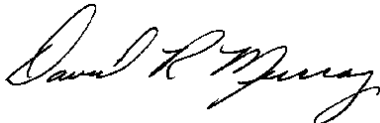
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

## IRS Audit Protection

See Policy "Agreement" Section

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

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

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

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

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Authorized Representative

## ***Purchase/Sale of Secondary Residence***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
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### **Purchase/Sale of Secondary Residence**

**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

\$ 320\*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## Small Claims Court

See Policy "Agreement" Section

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

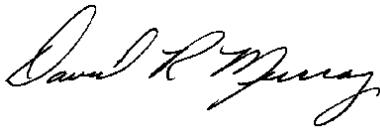
(Exclusion #4 as it relates specifically to plaintiff matters does not apply to this **benefit**)

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## State and Local Tax Collection Defense

See Policy "Agreement" Section

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

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

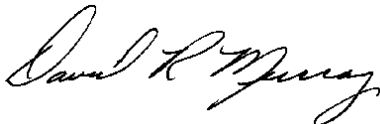
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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Authorized Representative

## State and Local Tax Audit

See Policy "Agreement" Section

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

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

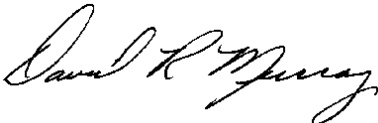
\*\* **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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Authorized Representative

## ***Document Preparation***

See Policy "Agreement" Section

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

**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.

PAID IN FULL

\$ 40 per document

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## Minor Traffic - Non-Moving Violations

See Policy "Agreement" Section


COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b>Minor Traffic - Non-Moving Violations</b>		
<b>Legal services</b> for an <b>insured</b> in the defense of a non-moving violation, the conviction of which would not result in the suspension or revocation of <b>your</b> driving privileges. (Does not include parking tickets or equipment violations.)	PAID IN FULL	\$ 240*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Juvenile Court

See Policy "Agreement" Section

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

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

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

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

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## Surrogacy Agreements

See Policy "Agreement" Section

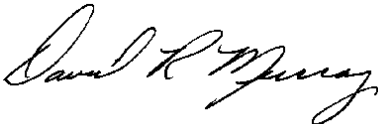
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b><u>Surrogacy Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a surrogacy agreement.	PAID IN FULL	\$ 300*

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

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## ***Domestic Partnership Agreements***

See Policy "Agreement" Section

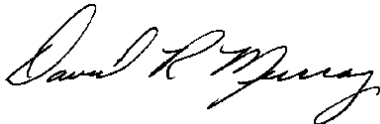
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Domestic Partnership Agreements</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a domestic partnership agreement.	PAID IN FULL	\$ 320*

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

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By



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## ***Funeral Directive***

See Policy "Agreement" Section

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

**Legal services** for an **insured** for the preparation of a funeral directive.

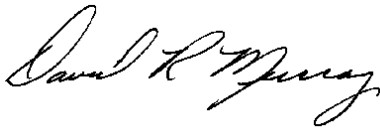
PAID IN FULL

\$ 40 per document

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## Gender Identifier Change

See Policy "Agreement" Section

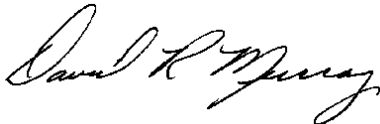
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<b>Gender Identifier Change</b>		
<b>Legal services</b> for an <b>insured</b> to change <b>your</b> gender identifier on government issued documents.	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Hospital Visitation Authorization***

See Policy "Agreement" Section

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

**Legal services** for an **insured** for the preparation of a hospital visitation authorization.

PAID IN FULL

\$ 40 per document

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Name Change***

See Policy "Agreement" Section

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

### **Name Change**

**Legal services** for an **insured** to legally change **your** name.

PAID IN FULL

\$ 240\*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Pre-Birth/Post-Birth Parentage Order***

See Policy "Agreement" Section

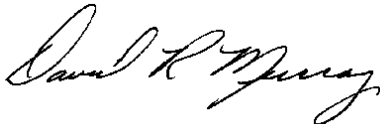
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Pre-Birth/Post-Birth Parentage Order</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of a pre-birth and post-birth parentage order.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Egg/Sperm/Embryo Donation Agreement***

See Policy "Agreement" Section

<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<hr/>		
<b><u>Egg/Sperm/Embryo Donation Agreement</u></b>		
<b>Legal services</b> for an <b>insured</b> for the preparation of an egg, sperm or embryo donation agreement.	PAID IN FULL	\$ 480*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Contested Divorce - 30 hours***

See Policy "Agreement" Section

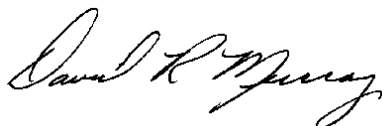
<b>COVERAGE</b>	<b>Network Attorney Benefits</b>	<b>Non-Network Attorney INDEMNITY Benefits</b>
<b><u>Contested Divorce - 30 hours</u></b>		
<b>Legal services</b> for the <b>named insured</b> in a <b>contested</b> divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 30 hours per <b>insured event</b> )	\$ 2,400*

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Elder Law - Member Support***


See Policy "Agreement" Section

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative



## ***Restraining/Protective Order - Named Insured***

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***Restraining/Protective Order - Insured***

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

See Policy "Agreement" Section

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

(Exclusion #2 as it relates to employment matters for Veterans benefit 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

This agreement forms a part of Policy Number 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## ***School Administrative Hearings***

See Policy "Agreement" Section

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

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

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

\*\*\* **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 18598 issued to Effingham County Schools and is effective January 01, 2024.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

## GEORGIA AMENDATORY ENDORSEMENT

This Amendatory Endorsement is made part of the Policy/**Certificate** to which it is attached. The provisions of this Amendatory Endorsement are effective on the **effective date** of your Policy/**Certificate** and will expire concurrently with the Policy/**Certificate**, unless otherwise terminated. This Amendatory Endorsement modifies the insurance provided as follows:

The Coordination of Benefits under Conditions is amended to read as follows:

### **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, **we** will contribute on a pro-rate basis with any other person or organization providing **legal services** or reimbursement for **legal services** to an **insured**.

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.

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

**SERVICE PLAN**

1. Name of Plan Member, Address  
EFFINGHAM COUNTY SCHOOLS  
450 N ASH STREET  
SPRINGFIELD, GA 31329
2. Service Period  
The term of this Plan shall be from Jan 1, 2024 to December 31, 2024 Standard Time at the address of the Plan Sponsor.
3. Price  
\$1.07 monthly Composite rate per **Named Plan Member** and eligible dependents
4. Services Provided  
As per attached

## **SERVICE PLAN**

for

Effingham County Schools

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

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## **TERMS AND CONDITIONS**

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

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

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

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## TELEPHONE LEGAL ACCESS SERVICES

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

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

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

You will receive:

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

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

Specific document preparation and document review.

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

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



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## REDUCED FEE LEGAL SERVICES

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If your legal matter is not fully covered under your insurance policy and is not listed under the "Exclusions" in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney's normal 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 amount covered by ARAG, the Network Attorney will bill you directly at reduced rates of at least 25% off their normal rate. 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 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 during or 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.

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## IDENTITY THEFT SERVICES

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A service that gives you access to:

**Identity Theft Specialists** 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.

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## IMMIGRATION

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

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

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

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

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

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## LEARNING CENTER

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

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

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

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## DIY DOCS®

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

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## EXCLUSIONS

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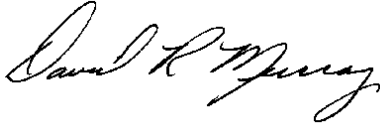
The plan services do not include:

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

4. Matters outside the jurisdiction of the United States of America.

This plan is effective January 01, 2024 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 fluid and cursive, with the first name "David" and last name "Murray" clearly distinguishable.

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 collect 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 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, members, applicants, attorneys, and team members.

### **The Information Collected**

Non-public personally identifiable information ("Information" "NPI") 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 Collected**

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.
  - Social Security Number.
  - 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 you 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.

- Persons, including attorneys 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 to determine your approximate 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 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 team members, customers, former customers or former team members will only be shared as permitted or required by law. ARAG does not sell your information. Information about you or your company that has been collected is maintained in your or your company's policy and/or claims records. ARAG team member information is maintained in your individual employee file.

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 such as in response to a subpoena; to protect our legal interests as well as 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 or your authorized agent have the right to submit a request to know what information we collect and maintain; the right to obtain a copy of the information you provided to us in a portable and, to the extent technically feasible, readily usable format; the right to submit a request to delete your information; and the right to submit a request to correct inaccuracies to the information we maintain unless we are exempt from honoring your request under law. We will not discriminate against you, nor will you face retaliation for exercising these rights. 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](mailto: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](https://www.araglegal.com) and [ARAGgroup.com](https://www.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 or ARAGgroup.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 visit [http://www.networkadvertising.org/managing/opt\\_out.asp](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.

Please write to us at:

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

or call us at (800) 888-4184

or email us at [legal@ARAGlegal.com](mailto:legal@ARAGlegal.com)

The Effective Date of this Privacy Policy is June 30, 2023.