

UltimateAdvisor®



Policyholder:
THE SMITHERS GROUP INC.
425 W MARKET STREET
AKRON, OH 44303-2044

POLICY 18048-001
01/01/2025 - 12/31/2025

ARAG®, 500 Grand Avenue, Suite 100, Des Moines, Iowa 50309
800-247-4184 | ARAGlegal.com

Group Legal Insurance Policy and Service Plan

Important:

For purposes of the The Smithers Group Inc. policy, the **Policyholder** has defined eligible dependents to mean: The plan member's spouse or both same and opposite sex domestic partner is covered. In addition, the plan member's children until the end of the month when they reach age 26 if married or unmarried are covered.

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

1. Name of Policyholder, Address

THE SMITHERS GROUP INC.
425 W MARKET STREET
AKRON, OH 44303-2044

2. Policy Period

The term of this Policy shall be from January 1, 2025 to December 31, 2025 Standard Time at the address of **Policyholder**

3. Premium

\$20.28 monthly Composite rate per **Named Insured** and eligible dependents

4. Eligible persons

All full-time employees working at least 40 hours per week are eligible to enroll.

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DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

"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 who completes and delivers a signed application to **us**; agrees to the terms of the ARAG Attorney Agreement; is accepted as a **Network Attorney** by **us** and agrees to provide **legal services** in the United States for the **benefits** noted on their application or as updated with **us**.

“**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

AGREEMENT

We will pay for covered **legal services** provided to **you** by a **Network Attorney** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect for the **benefits** listed. The **legal services** will be paid up to the amount listed in the **Network Attorney** column of the **benefit** endorsements. If the amount listed is PAID IN FULL, **we** will pay for **legal services** up to **our** standard contract rates. If the **legal services** are provided by a **Network Attorney** on terms other than **our** standard contract rates, then the **legal services** will not exceed a reasonable maximum set by **us** based on similar **insured events**.

You can choose a **Non-Network Attorney** instead of a **Network Attorney**. If **you** choose a **Non-Network Attorney** for covered **benefits** 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 reimburse **you** for covered **legal services** up to the maximum amounts listed in the **Non-Network Attorney (Indemnity Benefit)** column of the **benefit** endorsements.

Regardless of whether **you** choose a **Network Attorney** or **Non-Network Attorney**, only matters expressly listed are covered **benefits** and are paid as indicated on the **benefit** endorsements.

If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

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

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in 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.

CONDITIONS

Policy Period and Territory

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

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

Eligibility

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

Cancellation and Termination

We will not cancel this policy if it has been in effect for more than ninety (90) days, except for one of the following reasons:

1. Nonpayment of premium;
2. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
3. Discovery of a moral hazard or willful or reckless acts or omissions on the part of the **named insured** that increases any hazard insured against;
4. The occurrence of a change in the individual risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed, except to the extent **we** reasonably should have foreseen the change or contemplated the risk in writing the contract;
5. Loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the superintendent has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage;
6. Failure of an **insured** to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or
7. A determination by the superintendent of insurance that the continuation of the policy would create a condition that would be hazardous to the **policyholders** or the public.

We will give **you** ten (10) days written notice of cancellation for nonpayment of premium and thirty (30) days written notice of cancellation for any other reason.

If **we** elect not to renew this policy, a written notice of the intention not to renew will be mailed or delivered to the **policyholder** at least thirty (30) days prior to the expiration date of the policy.

This policy may be canceled by the **policyholder** by providing written notice to **us** at least ninety (90) days prior to the **effective date** of such cancellation.

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

Waiver of Premium

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

the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

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

Conversion

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

Adjustment of Premium

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

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

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

Coordination of Benefits

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

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

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

Payment Limitations

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

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

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

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

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

Fraud or Abuse

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

Subrogation

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

Relation of the Parties

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

Grievances

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

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

Non-Assessable Policy

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

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

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

Ann Cosimano
Secretary

David R. Murray
President

Uncontested Adoption

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Uncontested Adoption</u>		
Legal services¹ in an uncontested adoption for an insured to become an adoptive parent(s).	PAID IN FULL	\$ 400*

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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Adoption

See Policy "Agreement" Section

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

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

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

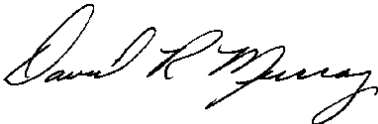
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Building Codes

See Policy "Agreement" Section

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

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

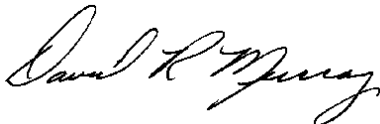
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Civil Damage Claims

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Divorce

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Driving Privilege Protection

See Policy "Agreement" Section

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Driving Privilege Restoration

See Policy "Agreement" Section


COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Driving Privilege Restoration</u>		
Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured .	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

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

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

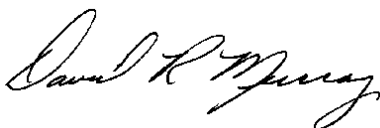
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Estate Administration & Estate Closing (Probate) - 9 hours

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Foreclosure

See Policy "Agreement" Section

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

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

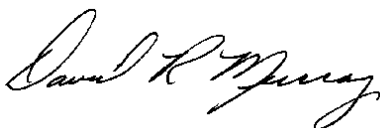
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

*** **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

Defense of Garnishment

See Policy "Agreement" Section

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

(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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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Guardianship/Conservatorship

See Policy "Agreement" Section

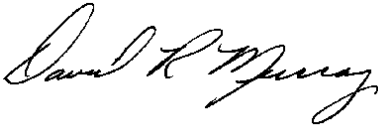
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Uncontested Guardianship/ Conservatorship</u>		
Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 480*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Guardianship/Conservatorship

See Policy "Agreement" Section

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

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

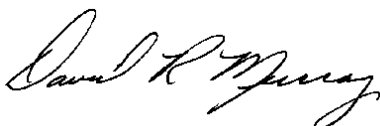
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By



Authorized Representative

Habeas Corpus Proceedings

See Policy "Agreement" Section

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

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

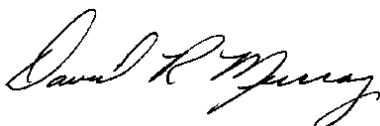
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By



Authorized Representative

Mental Incompetency or Infirmary Proceedings

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Minor Traffic - Broad (excluding DWI-related)

See Policy "Agreement" Section

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

Neighbor Disputes

See Policy "Agreement" Section

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

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

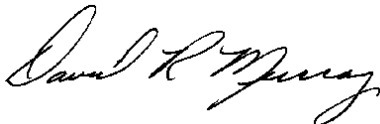
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By



Authorized Representative

Neighbor Disputes - Secondary Residence

See Policy "Agreement" Section

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

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

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By



Authorized Representative

Parental Responsibilities

See Policy "Agreement" Section

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

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

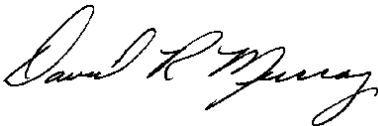
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Personal Property Protection

See Policy "Agreement" Section

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

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

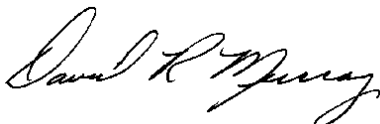
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Authorized Representative

Postnuptial Agreements

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Postnuptial Agreements</u>		
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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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Prenuptial Agreements

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Prenuptial Agreements</u>		
Legal services for an insured for the preparation of a premarital or antenuptial agreement.	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

Refinancing - Primary Residence

See Policy "Agreement" Section

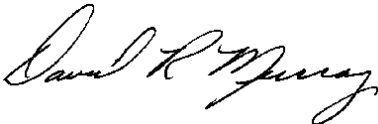
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Refinancing - Primary Residence		
Advice and review of relevant documents regarding refinancing of your primary residence.	PAID IN FULL	\$ 160*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Property Tax - Primary Residence

See Policy "Agreement" Section

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

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

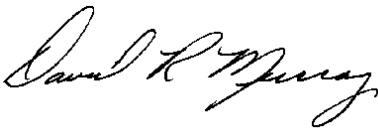
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Purchase of Real Estate

See Policy "Agreement" Section

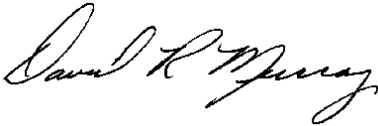
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Purchase of Real Estate</u>		
Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 320*

* **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

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

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

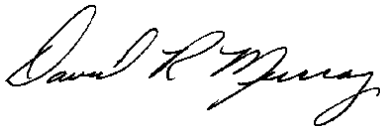
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

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

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

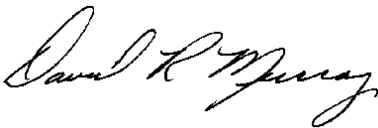
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Authorized Representative

Sale of Real Estate

See Policy "Agreement" Section


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

Tenant Matters

See Policy "Agreement" Section

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

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

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Authorized Representative

Irrevocable Trusts

See Policy "Agreement" Section

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

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

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Revocable Living Trusts

See Policy "Agreement" Section

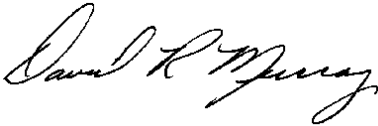
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Revocable Living Trusts		
Legal services for an insured for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

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Wills & Durable Power of Attorney

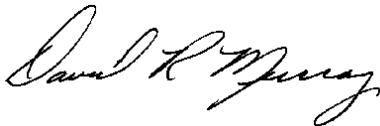
See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Wills & Durable Power of Attorney</u>		
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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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Zoning and Variances

See Policy "Agreement" Section

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

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

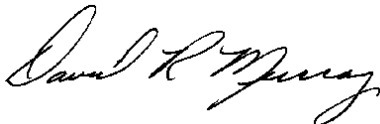
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Authorized Representative

Home Equity Loan - Primary Residence

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Home Equity Loan - Primary Residence		
Legal services for an insured for the preparation and review of home equity loans for your primary residence .	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

By



Authorized Representative

Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

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

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

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Authorized Representative

Refinancing - Secondary Residence

See Policy "Agreement" Section

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

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

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Authorized Representative

Property Tax - Secondary Residence

See Policy "Agreement" Section

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

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By



Authorized Representative

Building Codes - Secondary Residence

See Policy "Agreement" Section

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

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

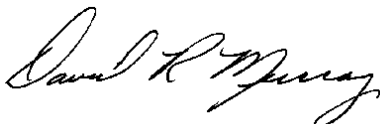
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Authorized Representative

Document Review

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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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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This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Protection from Domestic Violence - Named Insured

See Policy "Agreement" Section

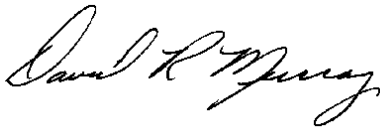
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Protection from Domestic Violence - Named Insured</u>		
Legal services for the named insured to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Protection from Domestic Violence - Insured

See Policy "Agreement" Section

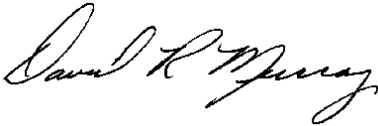
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Protection from Domestic Violence - Insured</u>		
Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate .	PAID IN FULL	\$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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Easement - Secondary Residence

See Policy "Agreement" Section

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

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

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

*** **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

Foreclosure - Secondary Residence

See Policy "Agreement" Section

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

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

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

*** **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

Protection of Inheritance Rights

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Mechanic's Lien

See Policy "Agreement" Section

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

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

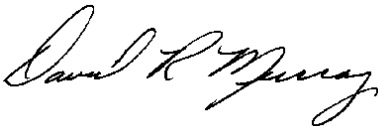
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Student Loan Debt Collection

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Zoning and Variances - Secondary Residence

See Policy "Agreement" Section

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

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

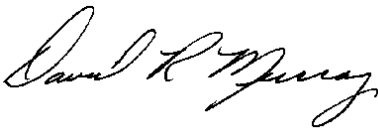
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Bankruptcy

See Policy "Agreement" Section

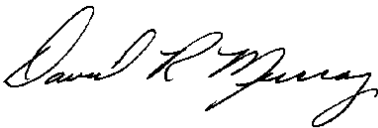
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Bankruptcy		
Legal services for an insured up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	\$ 880*
Legal services for an insured up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	\$ 1,200*
Legal services for an insured 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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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Consumer Protection

See Policy "Agreement" Section

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

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

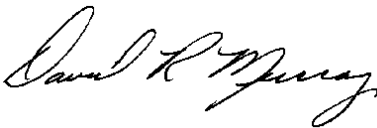
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Debt Collection

See Policy "Agreement" Section

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

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

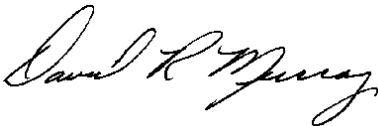
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Insurance Disputes

See Policy "Agreement" Section

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

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

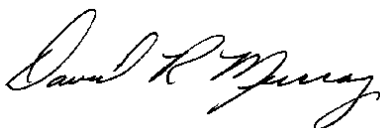
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*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

IRS Collection Defense

See Policy "Agreement" Section

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

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

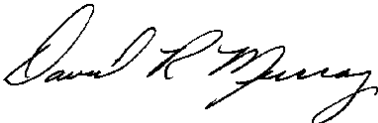
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

IRS Audit Protection

See Policy "Agreement" Section

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Purchase/Sale of Secondary Residence</u>		
Legal services for an insured for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance at closing.	PAID IN FULL	\$ 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
Small Claims Court		
Legal services for an insured to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court.	PAID IN FULL	\$ 320*
Legal services for an insured to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	PAID IN FULL	\$ 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
State and Local Tax Collection Defense		
Legal services for an insured in defense against collection actions by state and/or local tax authority related to errors on your personal state tax return or personal local taxes where the initial written notice is received after your effective date . This benefit does not include collection actions related to your failure to file a personal tax return or your failure to pay the taxes your filed personal tax return indicated you owed.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

*** **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

State and Local Tax Audit

See Policy "Agreement" Section

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

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

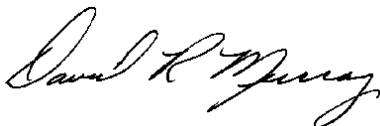
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Authorized Representative

Document Preparation

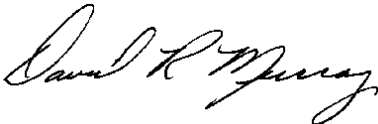
See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Minor Traffic - Non-Moving Violations

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Minor Traffic - Non-Moving Violations		
Legal services for an insured in the defense of a non-moving violation, the conviction of which would not result in the suspension or revocation of your 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
Juvenile Court		
Legal services for an insured 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 benefit will cease as of the date of the removal.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

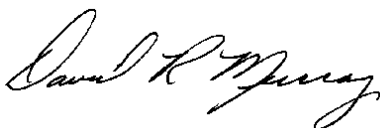
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Authorized Representative

Surrogacy Agreements

See Policy "Agreement" Section

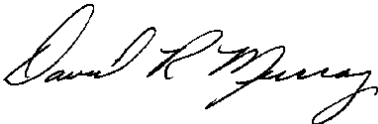
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Surrogacy Agreements		
Legal services for an insured for the preparation of a surrogacy agreement.	PAID IN FULL	\$ 300*

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Domestic Partnership Agreements

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Domestic Partnership Agreements		
Legal services for an insured 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 ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Funeral Directive

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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Funeral Directive

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

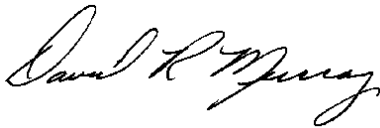
PAID IN FULL

\$ 40 per document

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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
Gender Identifier Change		
Legal services for an insured to change your gender identifier on government issued documents.	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

Hospital Visitation Authorization

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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Hospital Visitation Authorization

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

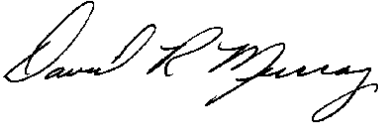
PAID IN FULL

\$ 40 per document

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Name Change

See Policy "Agreement" Section

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


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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Pre-Birth/Post-Birth Parentage Order

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Pre-Birth/Post-Birth Parentage Order</u>		
Legal services for an insured 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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Egg/Sperm/Embryo Donation Agreement

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Egg/Sperm/Embryo Donation Agreement</u>		
Legal services for an insured 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 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Divorce - 30 hours

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Elder Law - Member Support

See Policy "Agreement" Section

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Restraining/Protective Order - Named Insured

See Policy "Agreement" Section


COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Restraining/Protective Order - Named Insured</u>		
Legal services for the named insured 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 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Restraining/Protective Order - Insured

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Social Security/Veterans/Medicare

See Policy "Agreement" Section

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

(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

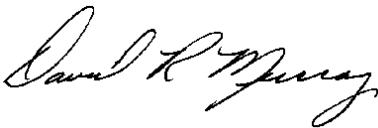
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

*** **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 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

School Administrative Hearings

See Policy "Agreement" Section

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

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

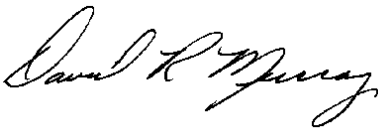
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

*** **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 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Credit Records Correction

See Policy "Agreement" Section

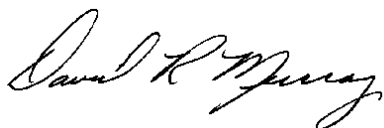
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Credit Records Correction</u>		
Advice, document review, document preparation and correspondence for an insured related to correcting inaccuracies or misrepresentations on your credit record.	PAID IN FULL	\$ 160*

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Executor Appointment

See Policy "Agreement" Section

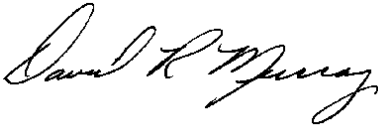
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Executor Appointment</u>		
Legal services for an insured to be appointed executor of an estate, where no valid will exists, or if a valid will exists where the named executor(s) are unable or unwilling.	PAID IN FULL	\$ 720*

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

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Telephone Legal Access Services

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

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

"Telephone Legal Access Services" - means the type of **legal services** which, within the 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.

Coverage

You will receive:

Attorney Fees

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

PAID IN FULL

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

PAID IN FULL

Specific document preparation and document review.

PAID IN FULL

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

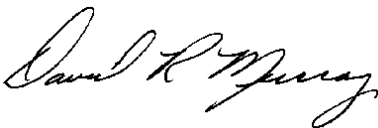
PAID IN FULL

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.

This agreement forms a part of Policy Number 18048-001 issued to The Smithers Group Inc. and is effective January 01, 2025.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

SERVICE PLAN

1. Name of Plan Member, Address
THE SMITHERS GROUP INC.
425 W MARKET STREET
AKRON, OH 44303-2044

2. Service Period
The term of this Plan shall be from Jan 1, 2025 to December 31, 2025 Standard Time at the address of the Plan Sponsor.

3. Price
\$0.22 monthly Composite rate per **Named Plan Member** and eligible dependents

4. Services Provided
As per attached

SERVICE PLAN

for

The Smithers Group Inc.

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

TERMS AND CONDITIONS

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

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

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

REDUCED FEE LEGAL SERVICES

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

IDENTITY THEFT SERVICES

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.

IMMIGRATION

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

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

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

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

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

LEARNING CENTER

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

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

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

DIY DOCS®

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

Automobiles

Caregiving

Estate Administration

Childcare

Residential Contractor

Finances

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

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

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

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

EXCLUSIONS

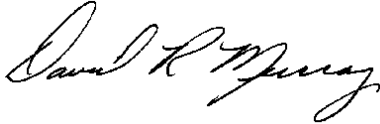
The plan services do not include:

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

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

This plan is effective January 01, 2025 and shall continue in effect for one year. Thereafter, the plan shall be automatically renewed for additional one year terms unless terminated by the plan administrator or plan sponsor upon thirty (30) days' prior written notice to the other party.

ARAG Services, LLC

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

David R. Murray
President

ARAG'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 may 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

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

Confidentiality and Security

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

Additional Information for Our Internet Users

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

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

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

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