



«FIRST_NAME» «LAST_NAME»
«ADDRESS» «Address_2»
«CITY»,«STATE»«Zip_Code»

Welcome to your LegalEASE Plan

Welcome to LegalEASE—your new legal plan provider. With your plan, you'll have real support when it matters most. LegalEASE is the only legal plan with dedicated Member Service Advocates and self-guided tools that help match you with the right attorney, explain your benefits, and guide you every step of the way—making it easier to resolve life's legal challenges with confidence. When life gets complicated, LegalEASE is here for you.

At LegalEASE, we make legal help simple. You don't have to search for an attorney or wonder where to start—our advocates and matching technology do the legwork for you, connecting you to qualified attorneys faster and with less stress.

Here's what your plan includes:

- Access to a national network of experienced attorneys dedicated to your specific needs.
- Flexible benefits for both in-network and out-of-network attorneys.
- Expert help for home and real estate, family, estate planning, financial, auto, and other personal legal matters.
- Personalized support from our Member Services Team, offering guidance and concierge matching to the right attorney.

How to access your benefits

When you need legal assistance, **we find the right attorney for you**. Our Member Services Advocates will connect you with a qualified attorney—usually within 48 hours—who accepts your legal plan and understands your coverage.

To get started, call our Member Services Team at **1-(888) 416-4313, Monday–Friday, 7 a.m.–7:30 p.m. CST**.

Using your own attorney?

If you prefer to use an out-of-network attorney, you can still be reimbursed for covered legal fees up to your plan's maximum benefit. Details are available in your enclosed plan materials.

We're here for you

Our Member Services Advocates are ready to answer questions, help you get started, or walk you through your plan benefits. We're glad to have you with us—and we look forward to supporting you every step of the way.

Thank you for enrolling!

Sincerely,

LegalEASE Member Services PLEASE RETAIN THIS INFORMATION FOR YOUR RECORDS



«FIRST_NAME» «LAST_NAME»
«ADDRESS» «Address_2»
«CITY», «STATE» «Zip_Code»
Member Number: «LAP_ID_NUMBER»
Effective Date: «Start_Date»

How to Get Started

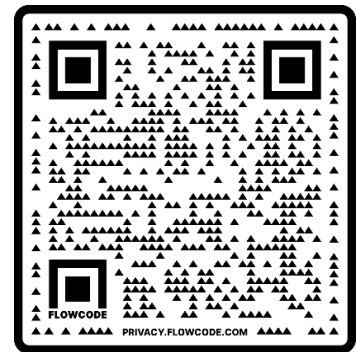


LegalEASE takes the stress out of finding legal and financial help. Our Member Advocates and self-guided options personally match you with the right attorney, explain your benefits, and guide you every step of the way—something no other legal plan offers.

With access to experienced attorneys for every personal legal matter, trusted financial advisors, and online resources available 24/7, we make getting help simple. Our Member Services Center is open 7:00 AM–7:30 PM CST, ready whenever life gets complicated. Register your membership at legalcorner.legaleaseplan.com to get started today.

It's Easy to Get Started!

- Step 1: Visit <https://legalcorner.legaleaseplan.com/user/register> to create your account.
- Step 2: Receive instructions sent to your email address to confirm your newly created online account, set a password, and verify your membership.
- Step 3: Log-in at <https://legalcorner.legaleaseplan.com> to access your additional online resources and benefits.



SCAN HERE TO REGISTER
YOUR LEGALEASE ACCOUNT

Ready to use your benefits? Go Online or give us a call!



LAMP™ – LegalEASE Attorney Matching Portal: LAMP offers members an online, enhanced member experience available 24 hours a day, 7 days a week. Register your account with just a few clicks, and connect with a network attorney ready to review and discuss your legal matter within a matter of hours.



Advocate Compatibility Matching Services: The VIP experience. Contact our Member Services Team and to with a dedicated legal expert who is experienced in connecting you with the right attorney. No searching, no stress. The right help when it matters most.

Contact Member Services: 1-888-416-4313 | 7AM-7:30PM CST Mon-Fri

MEMBER SECURITY & DATA PRIVACY

LegalEASE is committed to protecting your personal information and ensuring secure interactions through our platforms, including the LAMP portal, LegalCorner, and related services. However, please be aware that once you are connected with an attorney or engage in legal consultations, your communication and data exchanges may occur outside of LegalEASE's secure systems.

As a plan participant, you are advised to: Use caution when sharing sensitive or personal information by email, text, or other channels not affiliated with LegalEASE; Confirm the identity of any attorney before disclosing details of your legal matter; Avoid sending documents or personal records through unencrypted or unsecured platforms unless specifically instructed by your attorney; Retain copies of important communications and documents for your records; Understand that once you are connected with a provider, LegalEASE does not monitor or control attorney-client communications, which are protected by attorney-client privilege.

Every Legal Matter is Important

We're Here to Help You Handle Yours the Right Way



Your Legal Plan Is Built for You

Every legal issue is different. Some involve your personal rights, your family, or your property. Many are personal legal matters paid in full by your legal plan when you use a network attorney, and that attorney can help you.

But Not Every Legal Question Is a Covered Legal Matter

While your Legal Plan covers most personal legal issues, it doesn't apply to matters involving laws, regulations, company policies, or disputes where legal costs exceed what's at stake, regardless of who pays the legal fees. We'll still help you understand your options, but some situations don't require or allow attorney involvement.

Here are some examples of issues your plan cannot provide a lawyer for help and why.

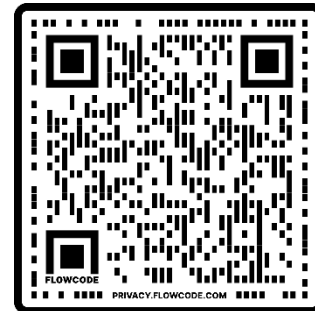
- **Public or Policy Issues** – Petitioning a government agency, running for office, or trying to change a law or regulation, including consumer laws with no private right of action.
 - **Business or Investment Matters** – Issues related to a business, partnership, rental, or investment property, are often excluded.
 - **Employment Disputes** – Any matter involving your employer, benefit plans, or workplace claims such as workers' compensation or harassment.
 - **Tax, Securities, or Patent Issues** – Filing tax returns or handling complex financial, investment, or intellectual-property matters.
 - **Costs & Court Fees** – Your plan covers attorney time, but not out-of-pocket expenses such as court fees, fines, deposition fees. Investigator fees, transcript fees, expert fees, or bonds.
- Frivolous or Non-Covered Cases** – Issues with no damages or very small disputes (like minor billing errors) or matters an attorney believes lack a legal basis. Courts focus on legitimate legal claims, not cases filed out of frustration or to get even. These also include matters where the value of the loss is less than the likely attorney's fees, no matter who is paying.

Not sure if your situation qualifies? Our team can help you find out before you take the next step.

Learn more about what's covered and what's not.

Scan the QR code for answers to common questions like:

- What's the difference between a covered legal matter and a grievance?
- Why aren't business or policy issues included in my plan?
- Can I get help for an issue that's not covered?
- What if my case is worth less than the attorney's fees?



Virginia Surety Company, Inc.

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

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

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

DECLARATIONS PAGE

POLICYHOLDER NAME: CorMedix Therapeutics Inc.

POLICYHOLDER ADDRESS: 44 Whippany Road, Suite 280
Morristown, NJ 07960

POLICY NO. 2000386

MEMBER NAME: «First_Name» «Last_Name»

MEMBER ADDRESS: «ADDRESS» «Address_2» «CITY», «STATE» «Zip_Code»

EFFECTIVE DATE: «Start_Date»

PREMIUM: \$16.15

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

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

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


Secretary


President

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Schedule of Benefits

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SCHEDULE OF BENEFITS

<i>Coverage</i>	<i>Maximum Benefits</i>	
	<i>Participating Attorney</i>	<i>Non-Participating Attorney</i>
Advice and Consultation		
• LegalEASE Helpline	Covered	N/A
• Initial Law Office Consultation one hour per calendar quarter	Covered	N/A
• Review of Simple Documents review of documentation up to 6 pages	Covered	N/A
Miscellaneous Law Office Services		
• Discounted Legal Services for any non-excluded legal matter	25% discount on Participating Attorney's hourly rates	N/A
Consumer Matters		
• Document Preparation		
Simple Deed	Paid in Full	\$65
Promissory Note	Paid in Full	\$55
Consumer Dispute Correspondence	Paid in Full	\$55
Installment Sales Agreement	Paid in Full	\$55
Simple Affidavit	Paid in Full	\$55
General Power of Attorney	Paid in Full	\$55
Lease Agreement - <i>Tenant Only</i>	Paid in Full	\$65
Time Share Agreement	Paid in Full	\$55
• Consumer Dispute	Paid in Full subject to Managed Case Rules*	\$595 maximum subject to Managed Case Rules*
• Small Claims Court Representation	Paid in Full up to 2 hours	\$120
Estate Planning		
• Will or Codicil	Paid in Full	\$80
• Living Will/Health Care or Advance Directive	Paid in Full	\$55
• Health Care or Medical Power of Attorney	Paid in Full	\$55
• Probate of Small Estate	Paid in Full up to 2 hours	\$120
Elder Matters		
• Elder Parent Will Preparation	Paid in Full	\$80
• Elder Parent Living Will/Health Care or Advance Directive	Paid in Full	\$55
• Elder Parent Durable Financial Power of Attorney	Member co-pay \$45 per document	N/A
• Elder Parent Health Care or Medical Power of Attorney	Member co-pay \$45 per document	N/A

Residential Matters

• Purchase of Primary Residence	Paid in Full	\$490
• Sale of Primary Residence	Paid in Full	\$365
• Refinancing of Primary Residence	Paid in Full	\$385
• Tenant Dispute	\$1,000 maximum subject to Managed Case Rules*	\$850

Financial Matters

• Debt Collection Defense		
Pre-litigation Defense activities	Paid in Full	\$425
Trial Defense	\$700 maximum subject to Managed Case Rules*	\$595
• Bankruptcy (Chapter 7 or 13)	\$715 maximum subject to Managed Case Rules*	\$610
• Foreclosure	\$480 maximum subject to Managed Case Rules*	\$410
• Tax Audit	\$1,500 maximum subject to Managed Case Rules*	\$1,275

Family Matters

• Prenuptial Agreement	\$600 maximum	\$510
• Name Change	Paid in Full	\$255
• Uncontested Guardianship/Conservatorship	Paid in Full	\$365
• Uncontested Governmental Agency Adoption	Paid in Full	\$365
• Uncontested Stepparent Adoption	Paid in Full	\$365
• Juvenile Court Proceeding	Paid in Full	\$470

Civil Matters

• Civil Litigation Defense	\$1,500 maximum subject to Managed Case Rules*	\$1,275
• Discounted Contingency Fees	10% discount on state maximum, or a maximum of 29% pre- trial, 36% at trial, or 40% in an appeal	N/A
• Mediation	10% discount on Mediator's hourly rates	N/A

Criminal Defense

• Traffic Ticket	\$250 maximum	\$215
• Serious Traffic Matter (resulting in suspension or revocation of license)	Paid in Full	\$425
• Administrative Proceeding (regarding suspension or revocation of license)	Paid in Full	\$255
• Misdemeanor Defense	\$1,500 maximum subject to Managed Case Rules*	\$1,275
• DUI/DWI Defense	\$1,500 maximum subject to Managed Case Rules*	\$1,275

Small Business Owner Advice and Representation

• Incorporation Advice and Filing	Paid in Full up to 5 hours	\$425
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* Managed Case Rules

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

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

DEFINITIONS

“**CERTIFICATE OF COVERAGE**” means the Certificate of Coverage issued to the Member.

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

“**COMPLEX WILL**” - means the Member has a significant net worth and will benefit from tax planning, or the estate is subject to current state or federal estate taxation; or the Member owns a business that will continue in operation after death; or the Member wants to put restrictions on what heirs may do with the property; or the Member wants to leave money to someone in a trust because the person cannot manage his or her own affairs (such as an intellectually disabled child), or wants the property to be managed by a trustee for a period of time past the child’s age of majority, to age 25 or 30, for example; or the Member thinks that someone will challenge the will; or the Member wants to exclude any lawful dependents.

“**CONTESTED DIVORCE**” - refers to a divorce proceeding that requires more than 5 hours of attorney time, involves disputed issues and both parties are represented by an attorney.

“**COVERED FAMILY MEMBER**” - means the Member’s Covered Spouse and the Member’s unmarried or unpartnered dependent children, including stepchildren, legally adopted children, children placed in the home for adoption and foster children, up to age 19, and from age 19 up to 26 years if they are enrolled in an accredited school or college as full-time student(s), and are primarily dependent upon the Member for support.

“**COVERED SPOUSE**” - means the Member’s husband/wife as well as his/her same sex civil union partner regardless of what such relationship, which includes substantially all of the rights and benefits of marriage, may have been called in the jurisdiction where it was formed, at the time the coverage is in effect.

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

“EFFECTIVE DATE” - means the date the Member’s coverage hereunder begins.

“ELIGIBLE PARENT” - means the parents of the Member or Covered Spouse, regardless of age, and includes, biological parents, step-parents and adoptive parents.

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

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

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

“LEGAL PLAN ADMINISTRATOR” - LegalEASE, its affiliates, officers, directors, employees, and/or agents, including third party organizations and their affiliates, officers, directors, employees, and/or agents, hired by LegalEASE to perform services under the Policy.

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

“MEMBER” - refers to the individual who (a) is associated with the Policyholder, (b) has either paid a premium or had a premium paid on his or her behalf, and (c) meets the eligibility requirements for Covered Services as defined by the Policyholder.

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

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

“NON-PARTICIPATING ATTORNEY” - means an attorney not contracted by the Legal Plan Administrator who is selected and paid by the Member to provide covered legal services up to the maximum amount shown under the Non-Participating Attorney column of the Schedule of Benefits.

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

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

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

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

“SMALL BUSINESS” - An ongoing business comprised of no more than 10 employees or independent contractors, including the Member and/or Covered Spouse and which produced less than \$500,000.00 in total annual revenue in the previous full calendar year.

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

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

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium as stated on the Declaration Page of the Certificate of Coverage, all Covered Services are available to the Member and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when the Member uses a Participating Attorney. The Schedule of Benefits chart shows the reimbursement schedule when the Member uses a Non-Participating Attorney.

Advice and Consultation

LegalEASE Helpline:

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

Initial Law Office Consultation:

Up to the maximum as shown in the Schedule of Benefits for office consultations with an attorney on any personal legal problem, civil or criminal, except those specifically excluded.

Review of Simple Documents:

This benefit includes attorney review, verbal explanations of the meaning or impact of any form or document, or suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule of Benefits. This benefit does not include a written analysis of any form or document.

Miscellaneous Law Office Services

Discounted Legal Services for any Non-Excluded Legal Matter:

This benefit will cover any legal services to review and/or prepare documents, or any other service required on any legal matters not listed as a Covered Service or Exclusion. This benefit may not be used to extend the coverage for any other service shown in the Schedule of Benefits beyond the limits of coverage.

Consumer Matters

Document Preparation:

Preparation of any of the following documents:

- Simple Deed *This benefit is limited to one use per year.*
- Promissory Note *This benefit is limited to one use per year.*
- Consumer Dispute Correspondence *This benefit is limited to one use per year.*
- Installment Sales Agreement *This benefit is limited to one use per year.*
- Simple Affidavit *This benefit is limited to one use per year.*
- General Power of Attorney *This benefit is limited to one use per year per Member/Covered Family Member and can be used for either a General, Limited, or Durable Financial Power of Attorney.*
- Lease Agreement (for the Member/Covered Family Member as a tenant only) *This benefit is limited to one use per year.*
- Time Share Agreement *This benefit is limited to one use per year.*

Consumer Dispute:

Consultation or representation in a dispute relating to consumer goods and services (not directly or indirectly related to real estate construction or renovation, or landlord/tenant disputes). *This benefit is limited to one use per year.*

Small Claims Court Representation:

Consultation and/or representation for a consumer dispute filed in small claims court. (Attorney may not be permitted to attend court hearings in some jurisdictions). *This benefit is limited to one use per year.*

Estate Planning

Will or Codicil Preparation:

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

Will Preparation: Attorney shall prepare a will or codicil and discuss the legal requirements for signing the will. This benefit does not cover Complex Wills, as defined in the Definitions section. *This benefit is limited to one use per year per Member/Covered Family Member.*

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

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

- Living Will
- Health Care Directive
- Health Care Power of Attorney
- Medical Power of Attorney

The titles of the above documents may vary by state.

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

Probate of Small Estate:

The service of an attorney for the probate of a small estate (an estate that is not subject to current state or federal estate taxation), up to the maximum as shown in Schedule of Benefits.

Elder Matters

Elder Parent Will Preparation:

Each Eligible Parent may receive one Simple Will per year at no charge. The attorney will prepare the document and discuss the legal requirements for signing the will. This benefit does not cover Complex Wills, as defined in the Definitions section.

This benefit is limited to one use per year per Eligible Parent.

Elder Parent Living Will/Health Care or Advance Directive:

Each Eligible Parent may request one Living Will/Health Care or Advance Directive, as they are defined in the Definitions section, per year at no charge. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Living Will/Health Care or Advance Directive. The titles of the above documents may vary by state. When state law allows the information contained in any two or more of these documents to be combined into one document, then the benefit covers the preparation of only one document, and cannot be combined to increase the total allowed benefit.

This benefit is limited to one document/set of documents per year per Eligible Parent.

Elder Parent Durable Financial Power of Attorney:

Each Eligible Parent may request one Durable Financial Power of Attorney, as defined in the Definitions section, per year at the co-pay rate shown in the Schedule of Benefits. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Durable Financial Power of Attorney. The titles of the above documents may vary by state.

This benefit is limited to one document/set of documents per year per Eligible Parent.

Elder Parent Health Care or Medical Power of Attorney:

Each Eligible Parent may request one Health Care or Medical Power of Attorney, as they are defined in the Definitions section, per year at the co-pay rate shown in the Schedule of Benefits. The attorney will prepare the document as authorized by state law and discuss the legal requirements for signing the Health Care or Medical Power of Attorney. The titles of the above documents may vary by state. When state law allows the information contained in any two or more these documents to be combined into one document, then the benefit covers the preparation of only one document, and cannot be combined to increase the total allowed benefit.

This benefit is limited to one document/set of documents per year per Eligible Parent.

Residential Matters

Real Estate Sale, Purchase or Refinancing of Primary Residence:

The services of an attorney for the sale, purchase or refinancing of a primary residence (where Member has resided or intends to reside for twenty-seven (27) weeks or more per year). This service includes the review and/or preparation of closing documents and/or attendance by the attorney at closing in situations when it is customary for the attorney to do so. This benefit does not include services performed by or for a title company, or for an attorney acting on behalf of a lending institution. Home equity loans and the sale or purchase of unimproved or rental properties are not included.

This benefit is limited to one closing per year.

Tenant Dispute:

Representation of the Member as a tenant in a dispute with his/her landlord.

This benefit is limited to one use per year.

Financial Matters

Debt Collection Defense:

The defense of any dispute involving personal (non-business related) debt. This benefit includes correspondence, negotiating with creditors to arrange a repayment schedule, assistance in limiting harassment by bill collectors, and negotiating settlement after a complaint is filed. This service does not include defense against execution of a court-ordered judgment or efforts to vacate or set aside a judgment. *This benefit is limited to one use per year.*

Bankruptcy:

Representation on behalf of the Member for personal (non-business related) bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code.

This benefit is limited to one use per year.

Foreclosure:

Defense of the Member in an action to foreclose on the Member's primary residence (where Member has resided or intends to reside twenty-seven (27) weeks or more per year.)

This benefit is limited to one use per year.

Tax Audit:

Includes the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and state tax authorities and negotiations relating to it. This benefit does not include a defense against criminal charges nor the defense of civil tax litigation in any tax court.

This benefit is limited to one use per year.

Family Matters

Prenuptial Agreement:

This service covers the preparation of an agreement by a Member and his or her fiancé/partner prior to their marriage or legal union (where allowed by law), outlining how property is to be divided in the event of separation, divorce or death of a spouse. Representation is provided only to the Member. The fiancé/partner must have separate counsel or must waive representation.

This benefit is limited to one use per year.

Name Change:

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

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

Uncontested Guardianship/Conservatorship:

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

This benefit is limited to one use per year.

Uncontested Government Agency/Stepparent Adoption:

Legal representation up to the maximum shown in the Schedule of Benefits in an uncontested governmental agency or stepparent adoption. An uncontested adoption does not involve significant

disputed issues. This benefit does not include: (1) contested termination of parental rights; (2) fees for a court-appointed attorney for the child; or (3) adoptions(s) made through any agency other than a governmental agency. A contested adoption requires more than five hours of attorney time and involves disputed issues. If the amount of an attorney's time for uncontested adoption exceeds the maximum shown in the Schedule of Benefits, or if the adoption becomes contested, then coverage will terminate and the Member will be responsible for any additional legal fees.

This benefit is limited to one use per year.

Juvenile Court Proceeding:

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

This benefit is limited to one use per year.

Civil Matters

Civil Litigation Defense:

Services related to the representation of a Member who is a named defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (1) any debt collection or family law matters; (2) lawsuits normally handled on a contingent fee basis; or (3) matters for which the Member has or is required by law to have insurance.

This benefit is limited to one use per year.

Discounted Contingency Fees:

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

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

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

Mediation:

The services of an attorney for representation at a mediation.

Criminal Defense

Traffic Ticket:

Services related to the representation of the Member in defense of any traffic ticket except driving under influence or vehicular homicide, including court hearings, negotiation with the prosecutor, trial, and counseling and preparing Member for self-representation at any hearings if chosen. This benefit does not cover violations related to a commercial driver's license. This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations.

This benefit is limited to one use per year.

Serious Traffic Matter:

Services related to the representation of a Member who is charged by governing authorities with moving traffic violation(s) and conviction could result in suspension or revocation of a state-issued license permitting a person to drive a motor vehicle. This benefit does not cover violations related to a commercial driver's license. This benefit does not apply to Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations. This benefit cannot include expungements of misdemeanor convictions.

This benefit is limited to one use per year.

Administrative Proceeding:

Services related to the representation of a Member in an administrative proceeding relating to the suspension or revocation of driving privileges. This benefit does not cover suspension or revocation of a commercial driver's license.

This benefit is limited to one use per year.

Misdemeanor Defense:

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

This benefit is limited to one use per year.

DUI/DWI Defense:

Defense of a Member in connection with Driving Under the Influence (DUI) or Driving While Intoxicated (DWI) violations/citations misdemeanor charges (not associated with any felony charge). This benefit does not include employment related DUI/DWI charges.

This benefit is limited to one use per year.

Small Business Owner Advice and Representation

Incorporation Advice and Filing:

This service covers the review of a Certificate of Incorporation, up to the number of pages shown in the Schedule of Benefits, advice and consultation regarding the Certificate of Incorporation, and assistance filing the application with the appropriate governing agency. To qualify for this benefit, the Certificate of Incorporation must be related to a Small Business owned by the Member and/or Covered Spouse and the Small Business may not present a current or potential future conflict with the Policyholder. For a definition of Small Business, please see the Definitions section. This benefit does not include coverage for any filing fees required by the governing agency.

This benefit is limited to the maximum number of pages shown on the Schedule of Benefits and one use per year.

OBTAINING BENEFITS**Claim for Benefits**

1. Members should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. The Member/Covered Family Member must provide all information requested with respect to the circumstances of an insured event or service provided. The Member Service Center will assign a Participating Attorney to provide services relative to the matter. If a Member has a Non-Participating Attorney he or she would prefer to work with, the Member must notify the representative of his/her intention to use a Non-Participating Attorney for a Covered Service. The Member will receive a claim form from the Member Service Center within fifteen (15) days of notice. The Legal Plan Administrator may elect to offer to negotiate with the attorney on behalf of the Member, but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate. Failure to submit a claim to the Member Service Center within sixty (60) days or as soon as reasonably possible following consultation with an attorney may result in a denial of benefits.
2. To confirm coverage for matters to which Managed Case Rules apply reference Managed Case Rules in the Schedule of Benefits.
3. Members and/or Covered Family Members who are requesting services must remain enrolled and continue to pay premium hereunder.
4. Upon completion of a Covered Service, the Member/Covered Family Member may be required by the Participating Attorney to sign a confirmation of completion. Failure to sign the confirmation may result in denial of the claim and the Member/Covered Family Member will be responsible for all legal fees.
5. If the Member/Covered Family Member pays for pre-authorized services provided by a Non-Participating Attorney, the Member must submit a claim form (provided by Member Service Center) accompanied by an original itemized bill, proof of payment and supporting documentation sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees or as soon as reasonably possible. Reimbursement for covered legal services will be payable not more than sixty (60) days upon receipt of proof of loss. Benefits provided to the

Member/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule of Benefits.

6. Payment by Us for Covered Services does not preclude the attorney (whether Participating or Non-Participating) from seeking and recovering attorney's fees from an opposing party, where authorized by law, court rule, or contract, at the attorney's customary or prevailing rate. If the Member/Covered Family Member receives reimbursement of attorney's fees, then the Member/Covered Family Member agrees to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

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

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

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

EXCLUSIONS

The following benefits are excluded:

Appellate court proceedings, class actions, interventions, malpractice proceedings, actions in which punitive damages are being sought, derivative actions and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories and Canada except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property. A multi-family residence, whether or not used by the Member/Covered Family Member as his or her primary residence, is deemed an investment or income-producing property.

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees awarded as part of a judgment, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs, arbitrator fees, and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, and age discrimination.

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related

to the Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

Except for consultation, the Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member/Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney.

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

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

GENERAL PROVISIONS

Attorney-Client Relationship

All attorneys are subject to the authority of the state Supreme Court and the state bar association of the state(s) where they are licensed to practice. The Member has the unrestricted right to choose an attorney. The Member's relationship with an attorney is privileged and strictly confidential. We will not interfere in the attorney-client relationship or in the attorney's independent exercise of his or her professional judgment. Participating Attorneys are not certified specialists. Participating Attorneys are not agents or employees of either the Legal Plan Administrator or Us.

The Member shall authorize the Participating Attorney to provide the Legal Plan Administrator with information and supporting documentation on the number and type of services provided to the Member.

By using legal services benefits that are provided under the Policy, the Member agrees that neither We, nor the Policyholder, nor any other person involved in the marketing or administration of the Policy, shall have any liability for the acts, errors or omissions of an attorney providing services, in whole or in part.

Beneficiary Provision

All benefits will be payable to the Member or in the case of death, to the Member's estate. No person or entity other than the Member shall have any legal or equitable right, remedy or claim of insurance proceeds or damages under or arising out of this coverage.

Legal Terminology

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

Coverage Territory

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

Premium Refund Provision

In the event that the premium mode is other than monthly and the Group Policy is terminated or the Member elects to terminate the coverage, a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Termination and Cancellation of Coverage

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

- a. Cancellation or termination of the Group Policy;
- b. If applicable, the Member fails to re-enroll;

- c. The Member is no longer associated with Policyholder; or
- d. The Member fails to pay his or her premium to the Policyholder for remittance to the Company when due, subject to the Grace Period provision.

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

- a. The Member's coverage is cancelled or terminated; or
- b. The family member ceases to qualify as a Covered Family Member as defined.

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

Illegal Activity, Misrepresentation and Fraud

We will not provide coverage if the Member/Covered Family Member has intentionally concealed or misrepresented any material fact or circumstances or been involved in any illegal activity related to the Policy or claim. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

Premium Remittance

The Policyholder shall remit premium to the Company no later than the 10th calendar day following the month for which Group Policy coverage is provided.

Grace Period

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

Portability

The Member may continue this insurance by electing the option of portability when the Member no longer qualifies as an employee of the Policyholder or as a Member of the group to which the Group Policy is issued. The Member must apply for portability within thirty-one (31) days of this disqualifying event and make arrangements for premium payment. Portability coverage will take effect, subject to payment of the initial premium, as of the date the Member's coverage under the Group Policy terminates. Credit will be given for any applicable Waiting Period based upon the number of months coverage was in force for the Member under the Group Policy.

Legal Action Against Us

No action at law shall be brought against Us for payment of claim: (1) less than sixty (60) days after due proof of claim is furnished; or (2) more than 3 years after the date proof of claim is required by the Policy.

Conformed to Statute

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

Assignment of Benefits

The benefits provided herein are not assignable.



COVERED SERVICES

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

FINANCIAL ADVISOR

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

Financial Helpline

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

IDENTITY THEFT PREVENTION/RECOVERY ASSISTANCE

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

Advice and Consultation

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

Additional Benefits

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