

MetLife Auto & Home

Metropolitan Property and Casualty Insurance Company
700 Quaker Lane, Warwick, RI 02887

Group Legal Services Insurance: Declarations Pages

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Name and Address of POLICYHOLDER:

Robert E Miller Insurance Agency Inc
6363 College Boulevard, Suite 400
Overland Park, KS 66211

Date of Declarations: January 1, 2020

Plan of Coverage: MetLaw

Group Legal Services Policy Number: 990-3375

Situs: This contract is governed by the laws of the state of Kansas.

CONTACTING HYATT LEGAL PLANS

You may contact the Plan Administrator, Hyatt Legal Plans, Inc. by internet website, phone, or mail.

Internet website: www.legalplans.com

Phone: 1-800-821-6400

Mail: 1111 Superior Avenue
Cleveland, OH 44114-2507

IMPORTANT DATES

Group Policy Effective Date: January 1, 2020.

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through December 31, 2020.

Plan Year: means the Initial Plan Year and each 12 consecutive month period which occurs thereafter.

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through December 31, 2022. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on January 1, 2023 and on each January 1st which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance written notice of their intent to either amend or end the Group Legal Services Policy effective on such Renewal Date. The notice must be given:

- no less than three calendar months with respect to the intent to amend the Group Legal Services Policy; and
- at least 1 calendar month with respect to the intent to end the Group Legal Services Policy.

The Group Legal Services Policy may be ended or amended with less than the required number of days notice if both parties agree in writing.

ADDITIONAL DEFINITIONS

Eligible Employee means each employee who work 30 plus hours a week.

Dependent means the Participating Employee's lawful spouse and/or Child.

Child means a person under the Limiting Age who is the Participating Employee's:

- natural child;
- adopted child; or
- stepchild.

Child (continued)

The term also includes such person under the Limiting Age who is:

- unmarried;
- not employed on a full-time basis; and
- dependent on the Participating Employee for over half of his or her financial support.
- children claimed on annual taxes.

No Child who, because of a mental or physical handicap, is incapable of self-support and is fully dependent on the Participating Employee for support, will cease to be a Child because he or she has reached the Limiting Age.

Limiting Age means 26 years of age.

ADDITIONAL TERMS OF COVERAGE

Coverage for Dependents: is provided under this Plan.

Re-enrollment: will be automatic unless the Participating Employee elects not to participate during the annual enrollment period.

Participation Fees: This is a Contributory plan. The Participation Fee is \$21.00 per month per Participating Employee with Dependent Coverage all of which is paid by the Participating Employee. The Due Date for the payment of Participation Fees to Us is the 1st day of each month beginning with the Participation Fee due January 1, 2020.

Dispute Resolution

This plan is subject to the provisions of the Employee Retirement Income Security Act of 1974 (ERISA). The Administrator is the named Claims Review Fiduciary. This means that the Administrator is the fiduciary charged with discretionary authority for determining Plan services and for the interpretation of Plan terms in connection with the full and fair review of claims that have been denied in whole or in part, which review is required by Section 503 of the Employee Retirement Income Security Act of 1974, as amended (ERISA).

If any dispute or controversy arises among:

- Metropolitan
- the Policyholder, and/or
- the Administrator

and if all parties agree voluntarily to have the dispute resolved, it will be resolved as follows:

- Representatives of the parties in dispute will, in good faith, attempt to resolve the dispute or controversy within thirty (30) days of the written request of any aggrieved party.
- If the dispute or controversy is not settled within the thirty (30)-day period, the parties to the dispute or controversy may mutually agree upon a process to resolve it.
- This Section is not intended to limit the legal options of a party to a dispute or controversy if the dispute or controversy cannot be resolved, or a process to resolve it cannot be agreed upon, within the thirty (30)-day period.

The dispute resolution process described here will not be allowed to infringe upon the attorney-client relationship between Plan Attorneys and their Covered Person clients.

Enrollment Materials

Subject to Our review and written approval, the Policyholder will be responsible for printing and distributing enrollment materials to all employees.

If Coverage Ends Because of a Change in Employment Status

A Participating Employee whose coverage ends because of a change in employment status may:

- continue coverage under this policy for 12 months after such change if, within 30 days of the change, such Participating Employee contacts Us and makes a single payment equal to 12 monthly Participation Fees;
- with a written explanation to the Policyholder detailing the reason(s) for non-renewal; or
- buy a policy of individual legal services insurance from Metropolitan on any form of individual legal services insurance then customarily offered in the Covered Person's state of residence.

COVERED LEGAL SERVICES

ADVICE AND CONSULTATION

- Office Consultation
- Telephone Advice

CONSUMER PROTECTION

- Consumer Protection Matters
- Small Claims Assistance
- Personal Property Protection

JUVENILE MATTERS

- Juvenile Court Defense

DEBT MATTERS

- Debt Collection Defense
- Identity Theft
- Personal Bankruptcy
- Tax Audits

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearing
- Civil Litigation Defense
- Incompetency Defense

DOCUMENT PREPARATION

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Notes

DOCUMENT REVIEW

ELDER LAW MATTERS

FAMILY LAW

- Name Change
- Prenuptial Agreement
- Protection from Domestic Violence
- Adoption (Contested and Uncontested)
- Guardianship or Conservatorship (Contested and Uncontested)

IMMIGRATION ASSISTANCE

PERSONAL INJURY

- Personal Injury (Discount)

REAL ESTATE MATTERS

- Boundary or Title Disputes
- Eviction Defense
- Home Equity Loans (Primary and Secondary)
- Property Tax Assessment
- Refinancing of Home (Primary and Secondary)
- Sale or Purchase of Home (Primary and Secondary)
- Tenant Negotiations (Tenant Only)
- Zoning Applications
- Security Deposit Assistance (Tenant Only)

TRAFFIC MATTERS

- Restoration of Driving Privileges
- Traffic Ticket Defense (No DUI)

WILLS AND ESTATE PLANNING

- Trusts
- Living Wills
- Powers of Attorney
- Probate (Discount 10%)
- Wills and Codicil

FORMS AND ENDORSEMENTS:

MP&C GLS 09-DEC-KS, MP&C GLS 02 C, MP&C GLS 2009 Sch, MP&C GLS 02 Cert. C

MP&C GLS 09-DEC-KS

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