

Welcome to your
LegalGUARDSM Plan!



Please take a few minutes to review YOUR new plan benefits.

Your legal benefit plan is designed to provide convenient access to quality legal services and protection from the high cost of legal fees. Your benefits provide a robust offering that pays for attorney fees in many of the different types of legal matters you may face.

As a LegalGUARD member, you receive:

- Access to a national network of attorneys dedicated to your specific needs
- Flexible benefits providing coverage for in and out-of-network attorneys
- Knowledgeable Member Service Representatives with concierge matching options
- Expert advice for home and residential, financial and consumer, auto and traffic, family, estate planning and wills

Accessing Benefits

When you are in need of legal assistance, please call our toll-free number **1(888) 416-4313**. Member Services Specialists are available to assist you Monday through Friday from 7 a.m. to 7:30 p.m., CST. Based on your legal need, you will be matched with a Plan Attorney in your area.

Using an out-of-network attorney

As a member, you may choose to use a Plan Attorney or an out-of-network attorney. If you use a Plan Attorney, the plan will pay your attorney's fees for covered services described in the enclosed plan materials. When using an out of network attorney, you may file a claim for reimbursement up to your maximum policy benefits for fees you paid to your attorney once the legal work is complete.

We're here to help. Our Member Services Specialists are ready to assist you with any questions about the plan, benefits or claims process. We look forward to assisting you.

Thank you for enrolling!

Sincerely,
LegalEASE Membership
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»

For Member Services, billing, or a confidential
Legal Consultation, please call: **1(888) 416-4313**

«FIRST_NAME» «LAST_NAME»

«ADDRESS» «Address_2»

«CITY», «STATE» «Zip_Code»

How to Get Started |



With LegalEASE, we make it simple and easy to find legal and financial help when you need it! Your legal benefits now allow you to plan for the future and prepare for the unexpected. Membership includes a national network of attorneys with expertise in all personal legal matters. You get access to financial advisors ready to assist with debt, savings, and personal finances. Also included in your membership are additional legal and financial resources available online through our LegalCORNER website at legalcorner.legaleaseplan.com. To get started with your LegalCORNER online account, follow the steps below to register.

STEP 1: Visit legalcorner.legaleaseplan.com/user/register to register and create an online 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: Login at legalcorner.legaleaseplan.com to access all your additional online resources and benefits.

Your LegalEASE Plan covers personal legal matters, such as:

- Family Law – Adoption, Child Custody/Support, and Divorce
- Traffic Related Matters (including full traffic ticket representation)
- Real Estate – Buying/Selling Home, Landlord Issues
- Estate Planning – Wills, Trusts, Powers of Attorney
- In-person and virtual attorney consultations

Below are easy and convenient ways to access your LegalEASE Attorney Network.

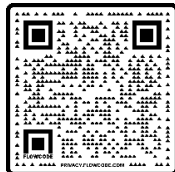
LegalEASE Attorney Matching

Portal, LAMP™ – The LAMP™ technology offers members an online, enhanced member experience available 24 hours a day, 7 days a week.

The five-step intake process allows members to select specific traits needed from an attorney where you can focus on Diversity, Equity, and Inclusion.

LAMP™ quickly matches and connects members to a dedicated, qualified attorney based on individual and unique preference selections. Direct email communication with your attorney instantly.

To access LAMP™, visit online at legalcorner.legaleaseplan.com
SCAN THE QR CODE to start the online registration process.



Advocate Compatibility Matching Service

The VIP experience. Contact our Member Services Specialists to receive a dedicated, personalized experience to finding and connecting you with the right attorney, guiding you through the process to meet your individual legal need. Let us handle finding the right representation for you. No searching or stress for our members. Our team connects you to the most qualified network attorney for your legal matter.

Additional questions about your LegalEASE plan or coverage?

Call our Member Services Specialists
1-888-416-4313 | 7AM-7PM CST Mon-Fri

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: Springer Science+Business Media LLC.
POLICYHOLDER ADDRESS: 1 New York Plaza, Suite 4600
New York, NY 10004
POLICY NO. 2000814
PLAN SPONSOR: N/A
MEMBER NAME: «First_Name» «Last_Name»
MEMBER ADDRESS: «Address», «City», «State» «Zip_Code»
EFFECTIVE DATE: «Start_Date»

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 York, and shall be governed by the laws thereof.


Secretary


President

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VSC_LP_A1_TOC (202103)

SCHEDULE

<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	\$600
• Small Claims Court Representation	Paid in Full up to 2 hours	\$105
• Identity Theft Defense	Paid in Full	\$850
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
• Revocable or Irrevocable Living Trust Document	Paid in Full	\$310
• 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
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Residential Matters		
• Purchase of Primary Residence	Paid in Full	\$500
• Sale of Primary Residence	Paid in Full	\$365
• Refinancing of Primary Residence	Paid in Full	\$385
• Tenant Dispute	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*

Financial Matters		
• Debt Collection Defense	Paid in Full	\$425
• Pre-litigation Defense activities	Paid in Full	\$850
• Trial Defense	Paid in Full	\$935
• Bankruptcy (Chapter 7 or 13)	Paid in Full	\$680
• Foreclosure	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*
• Tax Audit		

Family Matters		
• Separation, Divorce, Civil Annulment		
• Uncontested Separation or Civil Annulment	Paid in Full up to 10 hours	\$595
• Consent/default Divorce	Paid in Full up to 10 hours	\$595
• Uncontested Divorce	Paid in Full up to 10 hours	\$595
• Contested Divorce, as defined	Paid in Full up to 28.5 hours	\$1,700 maximum subject to Managed Case Rules*
• Post-Divorce Proceedings, as defined	Paid in Full up to 28.5 hours	\$1,700 maximum subject to Managed Case Rules*
• Prenuptial Agreement	Paid in Full	\$680
• 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	Paid in Full subject to Managed Case Rules*	\$1,700 maximum subject to Managed Case Rules*

• 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

Traffic and Administrative Matters		
• Traffic Ticket	Paid in Full	\$425
• 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

* Managed Case Rules

In cases requiring more attorney time than covered by the standard Participating Attorney maximum fee, Managed Case Rules may be used to approve additional coverage beyond the standard Participating Attorney maximum fees. They are also used to ensure that Non-Participating Attorney fees are reasonable and customary. Managed Case Rules provide protection for You by limiting or preventing additional charges that You 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. You should contact the Member Service Center prior to proceeding with an attorney. If You understand from the attorney that there may be additional charges beyond the covered charges under the Policy call the Member Service Center. If You do not contact the Member Service Center prior to proceeding with the attorney, then You 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 Your responsibility.

DEFINITIONS

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

“COMPLEX WILL” - means:

- (a) You have a significant net worth and will benefit from tax planning, or
- (b) the estate is subject to current state or federal estate taxation; or
- (c) You own a business that will continue in operation after death; or
- (d) You want to put restrictions on what heirs may do with the property; or
- (e) You want to leave money to someone in a trust because the person cannot manage his or her own affairs (such as a mentally handicapped child), or
- (f) You want 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
- (g) You think that someone will challenge the will; or
- (h) You want to exclude any lawful dependents.

The inclusion of a pour-over provision in a will does not, by itself, make a will complex.

VSC_LP_B1_DEF_CW (202103)

“COVERED FAMILY MEMBER” - means Your spouse and Your unmarried 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 You for support.
VSC_LP_B1_DEF_CFM-STD (202103)

“EFFECTIVE DATE” - means the date Your coverage hereunder begins.

“ELIGIBLE PARENT” - means Your or Covered Spouse’s parents, regardless of age. It includes, biological parents, step-parents and adoptive parents.
VSC_LP_B1_DEF_EP (202103)

“HEALTH CARE COVERAGE” - means Your coverage under any health care or health insurance policy. It also means any policy that covers as its primary function any aspect of an individual’s health.
VSC_LP_B1_DEF_HCC (202103)

“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.
VSC_LP_B1_DEF_HCPOA (202103)

“LEGAL PLAN ADMINISTRATOR” - LegalEASE,
(a) its affiliates, officers, directors, employees, and/or
(b) agents, including third party organizations and their affiliates, officers, directors, employees, and/or
(c) 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. This document takes effect when the individual becomes incapacitated and can no longer express his or her wishes.
VSC_LP_B1_DEF_LW (202103)

“MEMBER” - refers to the individual who
(a) is associated with the Policyholder and/or Plan Sponsor,
(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 You/Covered Family Members in making full use of the coverage.

“NON-PARTICIPATING ATTORNEY” - means an attorney not contracted by the Legal Plan Administrator who:

- is selected and
 - paid by the You
to provide covered legal services.
- Covered legal services are provided up to the maximum amount shown under the Non-Participating Attorney column of the Schedule.

“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. Covered legal services are provided up to the amount shown under the Participating Attorney column of the Schedule.

“PLAN SPONSOR” - means an organization other than the Policyholder or the Your employer that makes coverage hereunder available.

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

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

“YOU” AND “YOUR” - means Member.

VSC_LP_B1 (202103)

“WAITING PERIOD” - means the period after the Effective Date during which certain benefits as shown in the Schedule may not be used. This includes any matter that arises prior to the end of the Waiting Period.

VSC_LP_B1_DEF_WP (202103)

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

COVERED SERVICES

In consideration of payment and receipt by Us of the applicable premium, all Covered Services are available to You and all Covered Family Members, except as specifically noted below. The following Covered Services are provided when You use a Participating Attorney. The Schedule chart shows the reimbursement schedule when You use a Non-Participating Attorney.

VSC_LP_C1 (202103)

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, except those specifically excluded.

VSC_LP_C1_CS_M_000-2 (202103)

Initial Law Office Consultation:

Office consultations with an attorney on any personal legal problem, except those specifically excluded.

VSC_LP_C1_CS_M_001 (202103)

Review of Simple Documents:

This benefit includes:

- (a) attorney review,
- (b) verbal explanations of the meaning or impact of any form or document, or
- (c) suggestions for changes to a form or proposed document being drafted of up to the maximum number of pages as shown in the Schedule.

This benefit does not include a written analysis of any form or document.

VSC_LP_C1_CS_M_002 (202103)

Miscellaneous Law Office Services

Discounted Legal Services for any Non-Excluded Legal Matter:

This benefit will cover any legal services to

- (a) review and/or prepare documents, or
- (b) 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 beyond the limits of coverage.

VSC_LP_C1_CS_M_004-2 (202103)

Consumer Matters

Document Preparation:

Preparation of any of the following documents:

VSC_LP_C1_CS_M_005 (202103)

- Simple Deed (excluding those reviewed or prepared under the real estate benefit) *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_210-3 (202103)
- Promissory Note: *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_220-3 (202103)
- Consumer Dispute Correspondence: *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_230-3 (202103)
- Installment Sales Agreement: *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_240-3 (202103)
- Simple Affidavit: *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_250-3 (202103)
- General Power of Attorney: *This benefit is limited to one use per year and can be used for either a General, Limited, or Durable Financial Power of Attorney.*
VSC_LP_C1_CS_M_310-3 (202103)
- Lease Agreement (for You/Covered Family Member as a tenant only). *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_320-3 (202103)
- Time Share Agreement: *This benefit is limited to one use per year.*
VSC_LP_C1_CS_M_330-3 (202103)

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.

VSC_LP_C1_CS_M_360-4 (202103)

Small Claims Court Representation:

Consultation and/or representation for a 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.

VSC_LP_C1_CS_M_390-4 (202103)

Identity Theft Defense:

Services related to Your representation regarding potential creditor actions resulting from identity theft, and attorney services as needed to contact:

- creditors,
- credit bureaus and
- financial institutions.

It also provides defense services for specific creditor actions over disputed accounts.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_395-2 (202103)

Estate Planning

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. For a definition of Complex Wills, please see the Definitions section.

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

VSC_LP_C1_CS_M_400-2 (202103)

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:

- (a) Living Will
- (b) Health Care Directive
- (c) Advance Directive
- (d) Health Care Power of Attorney
- (e) 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 of the above mentioned 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 use per year.

VSC_LP_C1_CS_M_440/450-4 (202103)

Revocable or Irrevocable Living Trust Document:

Preparation of a revocable or irrevocable living trust for You and/or Covered Family Member. This benefit does not include services related to transactions to fund the trust or transfer assets into it. This benefit does not include tax planning or tax advice.

VSC_LP_C1_CS_M_460 (202103)

Probate of Small Estate:

The service of an attorney for the probate of a small estate up to the maximum as shown in the Schedule. The estate must not be subject to current state or federal estate taxation.

VSC_LP_C1_CS_M_470 (202103)

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. For a definition of Complex Wills, please see the Definitions section.

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

VSC_LP_C1_CS_M_401-2 (202103)

Elder Parent Living Will/Health Care or Advance Directive:

Each Eligible Parent may request one Living Will/Health Care or Advance Directive per year at no charge. For a definition of Living Will/Health Care or Advance Directive, please see the Definitions section. The attorney will prepare the documents 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 both documents, and can be combined to increase the total allowed benefit.

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

VSC_LP_C1_CS_M_441-2 (202103)

Elder Parent Durable Financial Power of Attorney:

Each Eligible Parent may request one Durable Financial Power of Attorney per year at the co-pay rate shown in the Schedule. For a definition of Durable Financial Power of Attorney, please see the Definitions section. The attorney will prepare the documents 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 use per year.

VSC_LP_C1_CS_M_311-4 (202103)

Elder Parent Health Care or Medical Power of Attorney:

Each Eligible Parent may request one Health Care or Medical Power of Attorney per year at the co-pay rate shown in the Schedule. For a definition of Health Care or Medical Power of Attorney, please see the Definitions section. The attorney will prepare the documents 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 can not be combined to increase the total allowed benefit.

This benefit is limited to one use per year.

Residential Matters

Real Estate Sale, Purchase or Refinancing of Primary Residence:

The services of an attorney for the sale, or purchase or refinancing of a primary residence (where You have resided or intends to reside for twenty-seven (27) weeks or more per year).

This service includes:

- (a) the review and/or preparation of closing documents and/or
- (b) attendance by the attorney at closing in situations when it is customary for the attorney to do so.

This benefit does not include:

- (a) services performed by or for a title company, or
- (b) 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 does not include any fees or costs other than those related to the attorney's review of the purchase/sale documents.

This benefit is limited to one closing per year.

VSC_LP_C1_CS_M_500/530/550-4 (202103)

Tenant Dispute:

Representation of You as a tenant in a dispute with Your landlord. This benefit does not include:

- (a) representation for a tenant in a dispute with other tenants or
- (b) for a tenant acting in his/her capacity as sublessee or sublessor.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_560-4 (202103)

Financial Matters

Debt Collection Defense:

The defense of any dispute involving personal (non-business related) debt.

This benefit includes:

- (a) correspondence,
- (b) negotiating with creditors to arrange a repayment schedule,
- (c) assistance in limiting harassment by bill collectors, and
- (d) negotiating settlement after a complaint is filed.

This service does not include:

- (a) defense against execution of a court-ordered judgment or
- (b) efforts to vacate or set aside a judgment.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_600/620-2 (202103)

Bankruptcy:

Representation on Your behalf for personal bankruptcy protection under Chapter 7 or 13 of the Internal Revenue Code. This benefit does not include business related bankruptcy.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_630-2 (202103)

Foreclosure:

Defense of You in an action to foreclose on Your primary residence (where You have resided or intends to reside twenty-seven (27) weeks or more per year.)

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_640-2 (202103)

Tax Audit:

This benefit includes:

- (a) the services of an attorney (but not accounting services) during a personal (non-business related) tax audit required by federal and
- (b) 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.

VSC_LP_C1_CS_M_650-2 (202103)

Family Matters

Separation, Divorce, Civil Annulment:

Legal representation of You for up to the maximum shown on the Schedule in an uncontested separation or civil annulment; consent or default divorce, uncontested divorce or Contested Divorce. An uncontested separation, divorce or civil annulment does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding.

A consent or default divorce does not involve any disputed issues and the opposing party is not represented by counsel.

The benefit for uncontested matters does not provide any coverage of an attorney's fee for:

- (a) services in excess of the maximum shown on the Schedule, You must pay the attorney's fee for services in excess of the maximum;
- (b) contested matters in which case the Member must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule; or
- (c) services relative to post-decree representation.

A contested separation, divorce or civil annulment requires:

- (a) more than five hours of attorney time and
- (b) involves disputed issues and
- (c) requires that both parties be represented by an attorney.

This benefit is limited to one use per year (representation seeking or defending against interim order shall constitute a separate use).

This benefit applies to the Member and Covered Family Members only for actions not involving the Member as an opposing party.

VSC_LP_C1_CS_M_710/720/730-4 (202103)

Post-Divorce Proceedings:

Legal representation of You for up to the maximum listed on the Schedule in a contested or uncontested post-divorce proceeding. An uncontested post-divorce proceeding does not involve significant disputed issues and the parties resolve any issues prior to any court supervised proceeding.

The benefit for uncontested matters does not provide any coverage of an attorney's fee for:

- (a) services in excess of the maximum listed on the Schedule; You must pay the attorney's fee for services in excess of the maximum;
- (b) contested matters in which case You must pay the attorney's fee for services, unless the coverage includes contested matters and the benefit shall be in accordance with the Schedule.

A contested post-divorce proceeding requires:

- (a) more than five hours of attorney time,
- (b) involves disputed issues and
- (c) requires that both parties be represented by an attorney.

This benefit includes custody, support, and alimony proceedings.

This benefit is limited to one use per year.

This benefit applies to the Member only.

VSC_LP_C1_CS_M_733-3 (202103)

Preuptial Agreement:

This service covers the preparation of an agreement by You and Your fiancé/partner prior to Your marriage or legal union (where allowed by law), outlining how property is to be divided in the event of:

- (a) separation,
- (b) divorce or
- (c) death of a spouse.

Representation is provided only to You. The fiancé/partner must have separate counsel or must waive representation.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_705-2 (202103)

Name Change:

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

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_740-3 (202103)

Uncontested Guardianship/Conservatorship:

Services required to establish You/Covered Family Member as the guardian(s) or conservator(s) of a family member of either You 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.

VSC_LP_C1_CS_M_750-6 (202103)

Uncontested Government Agency/Stepparent Adoption:

Legal representation up to the maximum shown in the Schedule in an uncontested:

(a) governmental agency or

(b) stepparent adoption.

An uncontested adoption does not involve significant disputed issues.

This benefit does not include:

(a) contested termination of parental rights;

(b) fees for a court-appointed attorney for the child; or

(c) adoptions(s) made through any agency other than a governmental agency.

A contested adoption requires:

(a) more than five hours of attorney time and

(b) involves disputed issues.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_760/770-4 (202103)

Juvenile Court Proceeding:

Services related to the representation of Your/Covered Family Member's dependent child in any juvenile court proceeding, provided the child's interest is not in conflict with the Your 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.

VSC_LP_C1_CS_M_780-3 (202103)

Civil Matters

Civil Litigation Defense:

Services related to representation when You are named as defendant in a filed civil lawsuit (non-business related), up to and including the trial thereof. This benefit does not include: (a) any debt collection or family law matters; (b) lawsuits normally handled on a contingent fee basis; or (c) matters for which You have or are required by law to have insurance.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_800-2 (202103)

Discounted Contingency Fees:

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

(a) When state laws set contingency fees: Lesser of 10 % less than state law maximum fee or the Participating Attorney's usual fee.

(b) 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.

VSC_LP_C1_CS_M_840 (202103)

Mediation:

The services of an attorney for representation at a mediation. This benefit does not include the cost of the mediator's services.

This benefit is limited to one use per year.

This benefit applies to the Member only.

VSC_LP_C1_CS_M_850-2 (202103)

Traffic and Administrative Matters

Traffic Ticket:

Services related to representing You in defense of any traffic ticket except driving under influence or vehicular homicide, including:

- (a) court hearings,
- (b) negotiation with the prosecutor,
- (c) trial, and
- (d) counseling and preparing You 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.

VSC_LP_C1_CS_M_810-3 (202103)

Serious Traffic Matter:

Services related to representing You when You are:

- (a) charged by governing authorities with moving traffic violation(s) and
- (b) conviction could result in suspension or revocation of a state-issued license permitting a person to drive a motor vehicle.

This benefit does 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 does not include adjustments to probation or parole.

This benefit is limited to one use per year.

VSC_LP_C1_CS_M_900-2 (202103)

Administrative Proceeding:

Services related to representing You in an administrative proceeding relating to the:

- (a) suspension or
 - (b) 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.

VSC_LP_C1_CS_M_910-4 (202103)

OBTAINING BENEFITS

Claim for Benefits

1. You should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. You/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. Failure to notify the Member Service Center within thirty (30) days 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.
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, You/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 You/Covered Family Member will be responsible for all legal fees.
5. If You/Covered Family Member pay for pre-authorized services provided by a Non-Participating Attorney, You must:
 - (a) submit a reimbursement form (provided by Member Service Center) accompanied by an original itemized bill,

(b) proof of payment and
(c) supporting documentation
sufficient to demonstrate the work completed in the matter within sixty (60) days after incurring the legal fees. Benefits provided to You/Covered Family Member for Covered Services are subject to the maximum as shown in the Schedule.

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:
- (a) law,
 - (b) court rule, or
 - (c) contract
- at the attorney's customary or prevailing rate.
If You/Covered Family Member receive reimbursement of attorney's fees, then You/Covered Family Member agree to reimburse Us for payments issued.

Disputes Between Member and Covered Family Member

In the event that Your and one of the Covered Family Members are involved as adversaries in a dispute that is a Covered Service, only You 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.

VSC_LP_D1 (202103)

EXCLUSIONS

The following benefits are excluded:

- (a) Appellate court proceedings.
- (b) Class actions.
- (c) Interventions.
- (d) Malpractice proceedings.
- (e) Actions in which punitive damages are being sought.
- (f) Derivative actions and amicus curiae filings.
- (g) The preparation and filing of:
 - (1) individual, partnership or estate tax returns,
 - (2) appellate or administrative proceedings related to tax returns,
 - (3) 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.
- (h) Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.
- (i) 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.
- (j) Costs associated with covered legal services. This includes, but not limited to, the following: 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, mediator or arbitrator fees. This also includes all other incidental and out-of-pocket legal and litigation costs.

- (k) Any services on behalf of a Covered Family Member against Your interests.
- (l) Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents:
- (1) any person or entity involved in the sale, marketing, administration or other processes related to the Policy;
 - (2) Legal Plan Administrator or its subsidiaries;
 - (3) Claims Administrator or its subsidiaries;
 - (4) Policyholder;
 - (5) Your employer;
 - (6) Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer;
 - (7) Plan Sponsor; or any Participating and/or Non-Participating Attorney if the dispute or proceeding pertains to services provided under the Policy.

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

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

VSC_LP_E1 (202103)

(o) Matters relating to: securities, trademark or patent matters; business or commercial interests, including, but not limited to the following:

- (1) professional, partnership and/or corporate matters;
- (2) matters arising out of Your/Covered Family Member's role as an officer or director of an organization;
- (3) matters involving the law or laws of jurisdictions other than the United States and its territories, except as specifically described under Covered Services;
- (4) any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services;
- (5) farm related issues.

VSC_LP_E1-Business (202103)

(o) 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 You/Covered Family Member as the primary residence, is deemed an investment or income-producing property.

VSC_LP_E1-Business-4 (202103)

(p) Any employment-related matter. This includes, but is not limited to the following:

- (1) any dispute involving
 - Your employer or its affiliates,
 - their officers or directors,
 - Your employee benefit plans,
 - credit unions,
 - programs or arrangements sponsored by an employer, or
- (2) cases involving:
 - workers' compensation,
 - unemployment compensation,
 - sex harassment, and
 - age discrimination.

VSC_LP_E1-Employment-2 (202103)

(q) Except for consultation, the Policy will not provide benefits in connection with pre-existing matters. Pre-existing matters include any matter where You/Covered Family Member are on notice:

- (1) as to a pending legal dispute or
 - (2) has previously contacted an attorney.
- VSC_LP_E1-Pre-Ex-2 (202103)

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. You have the unrestricted right to choose an attorney. Your relationship with an attorney is privileged and strictly confidential. We will not interfere in:

- (a) the attorney-client relationship or
- (b) 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.

You shall authorize the Participating Attorney to provide the Legal Plan Administrator with:

- (a) information and
- (b) supporting documentation

on the number and type of services provided to You.

By using legal services benefits that are provided under the Policy, You agree that neither:

- (a) We,
- (b) the Policyholder,
- (c) nor any other person

involved in the marketing or administration of the Policy, shall have any liability for the:

- (a) acts,
- (b) errors or omissions

of an attorney providing services, in whole or in part.

Non-Participating Attorney Services

If You already have an attorney, You may prefer to use her/him as a Non-Participating Attorney. To do so, You must first contact the Member Service Center and notify the representative of Your intention to use a Non-Participating Attorney for a Covered Service. The Member Service Center will send You a claim form which must be completed and returned in order to request reimbursement. Your reimbursement will be based on the reimbursement schedule shown under the Non-Participating Attorney column of the Schedule. If You have a Non-Participating Attorney You would prefer to work with, the Legal Plan Administrator may elect to offer to negotiate with the attorney on Your behalf but cannot guarantee the Non-Participating Attorney will accept the Plan Discounted Rate.

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require You/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, You/Covered Family Member must cooperate in providing the assignment.

Legal Terminology

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

Premium Refund Provision

In the event that:

- (a) the premium mode is other than monthly and

- (b) the Group Policy is terminated or
 - (c) You elect to terminate the coverage,
- a pro-rata premium refund will be made in accordance with the insurance laws of the Policyholder's state.

Secondary Coverage

If You/Covered Family Member are entitled to receive legal services or reimbursement for legal services from any other person or organization, the coverage available under the Policy would be considered excess as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions.

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 remit premium when due, subject to the statutory grace period.
- 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 in the Definitions section.
- 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 You/Covered Family Member have:

- (a) intentionally concealed or misrepresented any material fact or circumstances or
- (b) 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.

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.

VSC_LP_F1_2500 (202103)

Coverage Territory

The coverage territory includes the United States and United States territories

VSC_LP_F1-Territory-2 (202103)

Portability

You may continue this insurance by electing the option of portability when You no longer qualify as

- (a) an employee of the Policyholder or
 - (b) as a Member of the group
- to which the Group Policy is issued.

You must apply for portability within sixty (60) 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 Your coverage under the Group Policy terminates.

VSC_LP_F1-Portability-2 (202103)

Waiver of Premium

Upon Your death, coverage for the surviving Covered Family Members continues for the remainder of the current Group Policy term. We waive further premium payments during this time.

Upon You being called to active duty for a period of more than thirty (30) consecutive days (a) for the purposes of:

(b) military service or

of responding to a declared national emergency

coverage for the Covered Family Members will continue, without the payment of premium, for:

(a) the length of the Member's absence and

(b) for so long as the Member remains eligible for benefits through the Policyholder.

VSC_LP_F1-WOP-3 (202103)

Virginia Surety Company, Inc.
A Stock Company
175 West Jackson Blvd., Chicago, IL 60604

MANDATORY AMENDATORY ENDORSEMENT - NEW YORK

Policy Number:	2000814
Policyholder:	Springer Science+Business Media LLC
Policy Effective Date:	01/01/2024
Policy Anniversary Date:	01/01/2027
Endorsement Effective Date:	01/01/2024

This endorsement is made a part of the Certificate of Coverage to which it is attached. This endorsement is subject to all of the provisions and limitations of the Certificate of Coverage. If there is a conflict between the Certificate of Coverage and the endorsement, the terms of the endorsement will govern.

A. Under **OBTAINING BENEFITS, Claim for Benefits**, item #1 is amended to read:

You should call the Member Service Center to confirm the potentially applicable benefit(s) prior to consulting with any attorney. You/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. Failure to notify the Member Service Center within thirty (30) days following consultation with an attorney may result in a denial of benefits, if such failure to provide timely notice has prejudiced Us in any way. Failure to provide notice within thirty (30) days will not invalidate or reduce an otherwise valid claim if it is shown not to be reasonably possible to give such notice within 30 days and that notice was given as soon as reasonably possible thereafter. Coverage applies to covered events which occur while the coverage is in effect. Any covered event which occurs prior to the effective date of coverage will be considered excluded and no benefits will apply.

You may reach the Member Service Center at:

5151 San Felipe, Suite 2300
Houston, TX 77056
888-416-4313

Under **GENERAL PROVISIONS, Subrogation and Coordination of Benefits**, is deleted in its entirety and replaced with the following:

Subrogation and Coordination of Benefits

All benefits will be subject to subrogation and coordination of benefit rules. For the purpose of subrogation, We may require You/Covered Family Member to assign all rights of recovery of legal fees to the extent that payment is made by Us. If an assignment is sought, You/Covered Family Member must cooperate in providing the assignment.

The Policy coordinates benefits as follows: when a claim is made, the primary plan pays its regular benefit first. A plan is primary when it:

1. covers Policyholder's employee as insured rather than as a dependent

2. covers a child as dependent of the parent whose birthday occurs earliest in the calendar year, except when:
 - (a) parents are separated or divorced and parent with custody is not remarried: benefit of parent with custody is primary
 - (b) parents are divorced and parent with custody is remarried, the order of determination is:
 - (i) parent with custody
 - (ii) step-parent
 - (iii) parent without custody
 - (c) a court decree establishes financial responsibility for a child's legal expenses: then that parent's plan is primary

If none of the above applies, the plan that has covered the insured the longest is primary, except if the insured is laid off or retired.

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 the 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 the Policy.

- B. Under **GENERAL PROVISIONS**, Secondary Coverage, is deleted in its entirety,
- C. Under **GENERAL PROVISIONS**, Termination and Cancellation of Coverage, deleted in its entirety and replaced with the following:

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 remit premium when due, subject to the statutory grace period.

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 in the Definitions section.

- D. Under **GENERAL PROVISIONS**, Illegal Activity, Misrepresentation and Fraud is deleted in its entirety and replaced with the following:

No misrepresentation shall avoid any contract of insurance or defeat recovery, thereunder, unless such misrepresentation was material. No misrepresentation shall be deemed material unless knowledge by the insurer of the facts misrepresented would have led to a refusal by the insurer to make such contract. We will not provide coverage if doing so would be in violation of any United States economic or trade sanction.

- E. Under **GENERAL PROVISIONS**, Grievances is added:

Should You have a dispute concerning Your coverage, payment or about a reimbursement, You should first contact LegalEASE Member Service Center at 888-416-4313. If the dispute is not resolved, You may contact Virginia Surety Company at 1-800-209-6206.

Nothing in this plan shall be construed to prevent You from making a complaint to the appropriate Appellate Division or other body designated by the Appellate Division to investigate complaints in accordance with Judiciary Law section 90, or to the appropriate disciplinary body in the state where the legal service is being provided.



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 6pages each).