



Group Legal Insurance Certificate of Insurance and Service Plan

Important:

The Legal Service Plan offered to the State of Michigan employees and defined benefit retirees currently receiving a pension consist of two components – an insurance contract and a service plan. The following pages outline the two components.

CERTIFICATE OF INSURANCE

State of Michigan Legal Expense Insurance Plan

Definitions

“We”, “Us”, and “Our” - ARAG Insurance Company

“You” and “Your” - an *insured*

“Named Insured” - a person registered by the *policyholder* with *us* as entitled to coverage under the terms of this policy

“Insured” - the *named insured*, the *named insured’s* spouse and their unmarried dependent children under the age of 19 who reside in the *named insured’s* household or under the age of 25 if unmarried and a full time student (if indicated by coverages listed in the “Benefits” section and by premium paid therefore)

“Policyholder” - means the organization named in the Declaration

“Network Attorney” - means an attorney with whom *we* have contracted to perform covered legal services in the United States for *you*

“Non-Network Attorney” - means an attorney, who is not a *Network Attorney*, chosen by *you* to perform any legal service covered under the *indemnity benefits* of this policy

“Effective Date” - the date on which the *policyholder* enrolls the *named insured* and from which date premium has been paid for *you*

“Insured Event” - means an event which occurs while *your* Certificate of Insurance is in effect and which is in the case of:

Legal Disputes or Legal Defense Benefits: the first actual or first alleged violation of *your* or any other party's legal rights or obligations resulting in a *legal dispute* or *legal defense*

All other Benefits: *your* first contact with the attorney regarding the matter for which benefits are claimed or the first court or administrative action regarding this matter, whichever is earlier

“Legal Dispute” - means a disagreement between *you* and any other party regarding *your* legal rights

“Legal Defense” - means the defense of *your* legal rights in cases in which only defense actions are covered

“Attorney Fee” - means the amount charged by an attorney for his/her time spent providing covered legal services

“Paid-in-full Benefits” - means covered legal services specified in the “Benefits” section, which are provided by a *Network Attorney*, who has agreed to accept *our* payment of attorney fees as complete payment

“Indemnity Benefits” - means covered legal services for which *attorney fees* are paid directly to the *insured* up to a stated amount. The *insured* is responsible for all *attorney fees* which may exceed the amount paid by *us*

“Uncontested” - action wherein all matters are settled without court intervention, mediation, arbitration or negotiation of material issues

“*Contested*” - means *you* are not able to reach a settlement before the complaint/petition is filed in court and a contradicting answer is filed by the defendant

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

“*Personal Property*” - means property, which is not real estate property and which does not produce income

“*Trial*” - means the proceeding in court when the parties try their case beginning with the impaneling of a jury in a jury *trial* and with the opening statements of the parties in a non-jury *trial*; *trial* does not include appearances on motions, pre-*trial* conferences, or appearances and continuance by the court

How to Obtain In-Office Legal Services and Court Representation

You may choose a *Network* or *Non-Network Attorney* as follows:

Network Attorney Services

There are *Network Attorneys* throughout *your* state. To obtain a list of *Network Attorneys* you can:

- Call 800-247-4184 and have a list faxed to you
- Visit our Web site at www.aragroup.com and search using the Attorney Finder
- Call 800-247-4184 and a Customer Service Representative will read a list to you

Simply call an attorney for an appointment. When *you* call, identify yourself as a member of *your* group's legal plan. The attorney may call ARAG® Group to confirm *your* coverage and then proceed with services. If *you* choose a *Network Attorney* to provide covered legal services, the *Network Attorney* will bill *us* directly for his/her *attorney fees*.

Non-Network Attorney Services

If *you* choose a *Non-Network Attorney*, we will pay *your attorney fees* for covered legal services according to the *Non-Network Attorney* schedule. Instructions for submitting a claim are printed on the back of the claim form. For a form, call 800-247-4184. Or *you* can download a form from our Web site at www.aragroup.com.

In-Office Legal Benefits

We will pay the *attorney fees* of the *Network Attorney* for covered legal services provided to *you* resulting from an *insured event* in the legal matters listed below.

You can choose a *Non-Network* Attorney* instead of a *Network Attorney*. If *you* choose a *Non-Network Attorney*, we will reimburse *you* for the *attorney fee* up to the following amounts for covered legal services.

Only matters expressly listed are covered benefits and are paid as indicated below.

If the *named insured* purchased only individual coverage, legal services rendered to others than the *named insured* are not covered under the plan.

	<u>Network Attorney</u>	<u>Non-Network Attorney (Indemnity Benefit)</u>
Court Adoption Proceedings		
Legal services rendered to the <i>named insured</i> and/or his/her <i>insured</i> spouse in court adoption proceedings to become adoptive parent(s), including advice, office work and court representation		
<i>Uncontested</i> proceedings	<i>Paid-in-full</i>	\$300*
<i>Contested</i> proceedings	<i>Paid-in-full</i>	\$1,500**
Uncontested Dissolution of Marriage		
Legal services rendered to the <i>named insured</i> in an <i>uncontested</i> divorce, an <i>uncontested</i> legal separation and/or an <i>uncontested</i> annulment of marriage		
Advice and negotiation prior to court proceedings and court representation	<i>Paid-in-full</i>	\$420*
Contested Dissolution of Marriage – 15 Hours		
Legal services rendered to the <i>named insured</i> in a <i>contested</i> divorce, a <i>contested</i> legal separation and/or a <i>contested</i> annulment of marriage		
Advice, negotiations, office work and court representation	<i>Paid-in-full</i> (up to 15 hrs per event)	\$840*
Additional Hours	Billed by <i>Network Attorney</i> at ARAG Group contract rate	
Guardianship/Conservatorship Proceedings		
Legal services rendered to <i>you</i> in court proceedings for appointing a Guardian or Conservator, including advice, office work and court representation		
<i>Uncontested</i> proceedings	<i>Paid-in-full</i>	\$300*
<i>Contested</i> proceedings	<i>Paid-in-full</i>	\$1,500**
Juvenile Court Proceedings		
except involving traffic matters		
a. <i>Legal defense</i> of an <i>insured</i> child in juvenile delinquency proceedings		
b. <i>Legal defense</i> in juvenile delinquency proceedings regarding <i>your</i> parental responsibilities for an <i>insured</i> child		
Representation at administrative hearings and court representation	<i>Paid-in-full</i>	\$600*

	<u>Network Attorney</u>	<u>Non-Network Attorney (Indemnity Benefit)</u>
Name Change		
Name change proceedings, including initial advice prior to representation	<i>Paid-in-full</i>	\$240*
Consumer Protection		
<i>Legal disputes</i> about written or implied contracts or obligations for the acquisition, lease, use or financing of goods or services, including debt collection defense		
Legal services, including advice, negotiation and office work prior to or without court representation	<i>Paid-in-full</i>	\$240*
Court representation as a plaintiff and/or defendant, including all preparations	<i>Paid-in-full</i>	\$1,800**
Property Protection		
a. <i>Legal disputes</i> about contracts or obligations for purchase, sale or financing of the <i>named insured's</i> primary residence		
b. <i>Legal disputes</i> with neighbors about property rights and property titles related to the <i>named insured's</i> primary residence		
c. <i>Legal disputes</i> with <i>your</i> landlord about <i>your</i> rights as tenant of <i>your</i> primary residence, including eviction defense		
d. <i>Legal disputes</i> about contracts or obligations for the transfer of <i>your personal property</i> or <i>legal disputes</i> about <i>your personal property</i> rights		
Legal services, including advice, negotiations and office work prior to or without court representation	<i>Paid-in-full</i>	\$240*
Court representation as a plaintiff and/or defendant, including all preparations	<i>Paid-in-full</i>	\$1,800**
Property Transfers		
Sale of <i>named insured's</i> primary residence: review of documents, preparation of final contract for sale and attendance at closing	<i>Paid-in-full</i>	\$360*
Purchase of <i>named insured's</i> primary residence: review of documents, preparation of final contract for purchase and attendance at closing	<i>Paid-in-full</i>	\$360*

	Network Attorney	Non-Network Attorney (Indemnity Benefit)
Preparation and review of deeds and mortgages, except those relating to refinancing of real estate property or which are otherwise covered by the legal plan	<i>Paid-in-full</i>	\$60 per document
Preparation and review of promissory notes and affidavits, related to <i>your</i> property, lease contracts (lessee only), consumer credit and/or installment sale contracts	<i>Paid-in-full</i>	\$60 per document or contract
Criminal Misdemeanor Defense		
<i>Legal defense</i> against criminal misdemeanor charges, except those involving motorized vehicles		
Legal services and court representation prior to <i>trial</i>	<i>Paid-in-full</i>	\$400**
Court representation at <i>trial</i>	<i>Paid-in-full</i>	\$1,200**
Major Trial		
Representation at <i>trial</i> beginning on the 4th day of <i>trial</i> (\$400 per 1/2 day of <i>trial</i> time) in covered court proceedings for which <i>indemnity benefits</i> are being provided	Included Within Covered Benefits	\$100,000***
Motion to Modify		
a. <i>Legal defense</i> against a motion to modify or to enforce a final decree regarding alimony, child custody or child visitation rights		
b. <i>Legal defense</i> against the enforcement of a final decree regarding alimony, child custody or child visitation rights		
c. <i>Legal dispute</i> about <i>your</i> motion to enforce a final decree regarding child support		
Advice, office work and court representation	<i>Paid-in-full</i> (up to 8 hrs per event)	\$420*
Additional Hours	Billed by <i>Network Attorney</i> at ARAG Group contract rate	
Standard/Complex Will & Durable Power of Attorney		
Standard Will		
Individual <i>Standard Will</i> or husband and wife <i>Standard Will(s)</i> , which include(s) testamentary support trust provisions for dependent children, and the Powers of Attorney that are required and prepared at the same time as Will(s)	<i>Paid-in-full</i>	\$125 individual \$150 husband and wife

		Network Attorney	Non-Network Attorney (Indemnity Benefit)
Complex Will	Individual will or husband and wife will(s), which include at least one of the following: distribution of assets outside of a nuclear family, provisions to minimize estate taxation, a trust other than a support trust. Services for estate and tax planning unrelated to the trust document are not covered under this benefit.	<i>Paid-in-full</i>	\$300*
	Codicil (an amendment to a will)	<i>Paid-in-full</i>	\$40 single \$60 spousal documents (2)
	Living Will	<i>Paid-in-full</i>	\$35 single \$50 spousal documents (2)
	Durable Power of Attorney	<i>Paid-in-full</i>	\$90

Irrevocable Trusts

Preparation of an Irrevocable Living Trust document which is created for *you* with *your* assets. The trust must become effective and be funded during *your* lifetime. This benefit does not include the cost for a trustee or administrator and/or transferring property into the trust. Services for estate and tax planning unrelated to the trust document are not covered under this benefit

Irrevocable Insurance Trusts	<i>Paid-in-full</i>	\$710*
All other Irrevocable Trusts	<i>Paid-in-full</i>	\$240*

Revocable Trusts (“Living Trusts”)

Preparation of a revocable trust and supporting documents created for an *insured*, to be funded with the *insured's* property, and which is effective during the *insured's* lifetime. Tax planning is not covered under this benefit, nor are services relating to funding the trust.

Individual	<i>Paid-in-full</i>	\$250*
Husband & Wife	<i>Paid-in-full</i>	\$300*

	<u>Network Attorney</u>	<u>Non-Network Attorney (Indemnity Benefit)</u>
Driving Privilege Protection (without DWI) – Driving Privileges at Risk		
Representation of an <i>insured</i> in the defense of a traffic misdemeanor offense where conviction of the offense will directly result in the suspension or revocation of the <i>insured's</i> driving privileges. (Covered traffic misdemeanor offenses do not include charges of, or related to, driving while impaired or under the influence of drugs or alcohol.)		
Legal services and court representation prior to trial	<i>Paid-in-full</i>	\$400*
Court representation at trial	<i>Paid-in-full</i>	\$1,200**
Driving Privilege Restoration – without DWI		
Legal representation in administrative proceedings for the restoration of suspended or revoked driving privileges of an <i>insured</i> . (Covered administrative proceedings do not include charges of, or related to, driving while impaired or under the influence of drugs or alcohol.)		
For legal services and representation in hearings	<i>Paid-in-full</i>	\$240*
IRS Collection Defense		
<i>Attorney's fees</i> related to <i>legal defense</i> against collection actions after assessment by the Internal Revenue Service (IRS) related to the <i>insured's</i> personal income tax return when the initial written notice of collection for a deficiency or discrepancy is received while <i>your</i> Certificate of Insurance is in effect.		
Legal services, including advice, negotiation and office work prior to or without <i>trial</i> representation	<i>Paid-in-full</i>	\$1,800*
Court representation at <i>trial</i> as a defendant	<i>Paid-in-full</i>	\$1,200**
IRS Audit Protection		
<i>Attorney's fees</i> related to Internal Revenue Service (IRS) Audits for which the initial written notice is first received while <i>your</i> Certificate of Insurance is in effect and relates to <i>your</i> personal income tax return. Appeals to the United States Court or a Federal Tax Court are not covered.		
Advice, consultation and negotiation	<i>Paid-in-full</i>	\$420*
Representation at IRS Audit	<i>Paid-in-full</i>	\$900*

* *Non-Network Attorney* coverage is \$60 per hour up to the stated amount

** *Trial Indemnity Benefits* of \$1,200 for up to three days of *trial* time are included in this amount (\$200 per 1/2 day for *trial* time)

*** Major *trial* is paid at the rate of \$400 per 1/2 day of *trial* time

Telephone Legal Services

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

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

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

Coverage

You will receive:

- | | <u>Attorney Fees</u> |
|--|----------------------|
| <ul style="list-style-type: none">• Toll-free telephone advice on how the law relates to <i>your</i> personal legal matter and which action may be taken | <i>Paid-in-full</i> |
| <ul style="list-style-type: none">• Follow-up correspondence and telephone calls to third parties related to <i>your</i> personal legal matter | <i>Paid-in-full</i> |

Telephone Legal Services cannot be provided for matters:

- which, in the opinion of the *Telephone Legal Access Law Firm*, may not ethically or appropriately be handled over the telephone
- which require, in *your* and/or the *Telephone Legal Access Law Firm's* opinion, *your* personal presence in an attorney's office or *your* direct and personal representation by another attorney
- for which *you* have already received advice from another attorney
- outside the jurisdiction of the United States of America or Canada

Telephone Legal Services may be obtained from a *Telephone Legal Access Law Firm* for matters listed under Exclusions 8, 9, 10, and 11 in this Certificate.

Conditions

Policy Period and Territory

This policy applies to *insured events* which occur worldwide while your Certificate of Insurance is in effect. Any legal matter which occurs or is initiated prior to the effective date of an *insured* will be considered excluded and no benefits will apply. We define initiated as the date the infraction occurs, when the attorney is employed, or when the first court or administrative action occurs.

Eligibility

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

Cancellation and Termination

Neither *we* nor the *policyholder* will cancel this policy during the term defined in the Declarations, except for fraud or the failure to pay premium due. *We* will give *you* 10 days notice of cancellation for non-payment of premium and 45 days notice of cancellation for any other reason. *Your* coverage will cease, except upon the *named insured's* death, at the end of the month in which:

1. the *named insured* ends employment or membership in the group to which this policy is issued
OR
2. this policy is canceled by the *policyholder* or *us*

Upon the death of the *named insured*, coverage for the surviving spouse and the *insured* dependents will cease at the end of the year after the *effective date* or after the last renewal date of this Certificate of Insurance.

Conversion

You may continue insurance when *you* no longer qualify as an employee of the *policyholder* or as a member of the group to which this policy is issued. *You* must notify *us* within 31 days of this disqualifying event to make arrangements for premium payment.

Coordination of Benefits

This policy coordinates benefits as defined in the National Association of Insurance Commissioners Model Coordination of Benefits Provisions. If *you* are entitled to receive legal services or reimbursement for legal services from any other person or organization *our* coverage will be excess.

Payment Limitations

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

Relation of the Parties

You have the unrestricted right to choose an attorney. Any fee agreement with a *Network Attorney* for covered services is *our* sole responsibility. The attorney is solely responsible to *you* for all legal services provided. The attorney is not *our* agent or employed by *us* or the *policyholder*. *We* and the *policyholder* shall at no time control or interfere with the performance of the attorney. *We* do not guarantee the skill of the attorney.

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

All information about *your* legal matter is to be kept confidential, except as needed for the administration of this policy.

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

You or *your* representative must submit a written notice of claim to *us* within 2 years after the *insured event*. A claim form and itemized billing are required within 120 days after legal services for which *you* seek payment are completed.

Notice given by or on behalf of the *insured* to any of *our* authorized agents within this state with particulars sufficient to identify the *insured* shall be deemed to be notice to *us*. Failure to give any notice required by this policy within the time specified above will not invalidate any claim made by the *insured* if it can be shown that to give such notice within the prescribed time was not reasonably possible and that notice was given as soon as was reasonably possible.

Subrogation

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

Concealment or Fraud

We do not provide benefits for *you* if *you* have intentionally concealed or misrepresented any material fact or circumstance or have made false statements or engaged in fraudulent conduct relating to *your* insurance.

Grievances

If *you* have a problem with a *Network Attorney* in the handling of a legal matter covered under this insurance policy, and *you* and the attorney cannot resolve it, a written grievance is required. We will provide *you* with a form and information about filing the grievance with *us*.

We shall provide alternative benefits if *you* are unable to find a *network attorney* willing to perform the covered legal services or if the attorney selected by *you* is disqualified or otherwise unable to perform the covered legal services. Any disputes *you* have concerning *your* grounds for requesting an alternative benefit will be submitted to an impartial arbitrator whose decision will be binding on both parties.

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

Exclusions

We do not provide coverage for:

1. Legal services for matters against *us*, the *policyholder* and/or the plan sponsor
2. Legal services arising out of *your* profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, relocation required by an employer, patents or copyrights
3. Legal services for the benefit of a person other than *you* or legal services for other than the *named insured* against the interests of another *insured* under the same Certificate
4. Costs related to title insurance, title search, title abstracting and any costs other than *attorney fees*
5. Legal representation in class actions, interventions, judgments or court appeal proceedings
6. Legal representation deemed by *us* to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules
7. Legal services related to any court action which is or can be brought in Small Claims Court or in a similar court of limited jurisdiction
8. *Legal disputes* involving insurance contracts or related to structural damage(s), noise, visual or other intangible hindrances arising out of or affecting real estate property
9. *Legal disputes* arising out of the inheritance law or involving contracts related to family law matters or Qualified Domestic Relations Orders
10. Legal services which are eligible to be paid by another party, allowed to be paid by law, involving punitive damage(s) claims or other matters normally handled by contingency fee
11. Matters which are not expressly listed under the Benefits Section of this policy



Service Plan for the State of Michigan

ARAG® Services, LLC as plan administrator, will provide the services described in this document (hereinafter referred to as the "plan") in compliance with all provisions herein in return for plan member's service fee. This "plan" incorporates any and all terms and provisions of the plan member's Certificate of Insurance.

TERMS AND CONDITIONS

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

We may, at any time during the term of this plan, increase the amounts payable provided any such increase does not affect the amount of the service fee for the term then in effect.

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

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

FINANCIAL EDUCATION AND COUNSELING SERVICES

This service provides you toll-free access to experienced personal financial planners and access to an award winning financial education and planning web site. Planners are committed to offering you a new level of awareness and confidence to effectively manage your finances on topics such as, but not limited to:

- Cash and Debt Management
 - Budgeting
 - Financial Planning
 - Federal tax information and education
 - Social Security
 - Medicare
 - Retirement Planning
 - Individual Retirement Accounts (IRAs)
 - Investment Planning
 - Stock Options
-

IMMIGRATION ASSISTANCE SERVICES

A service that gives you access to:

- **Immigration Case Managers** who will explain the benefit to you, and provide educational and administrative materials,
- **Toll-free legal advice** from a Telephone Network Attorney to learn how immigration law relates to your legal matter and what actions you may take, and

- **Reduced Fee Services** for immigration matters that can't be handled over the phone, or if you need to see a state-specific attorney, our Reduced Fee Network Attorneys will provide up to a 25% reduced fee off their normal rates which have been filed with us, for any review, preparation or representation based on the following immigration services:
 - Naturalization – 25% Reduced Fee (Non-Criminal) – 10% Reduced Fee (Criminal)
 - Family Adjustment of Status – 15% Reduced Fee
 - Consular Visa Processing for Immediate Relatives – 15% Reduced Fee
 - Business Visas (H1-b) – 10% Reduced Fee
 - Deportation/Removal – 10% Reduced Fee
 - International Adoptions – 10% Reduced Fee
 - Finance Visa (K visa) – 15% Reduced Fee
 - TN Visas (work visas for certain Canadian and foreign workers) – 15% Reduced Fee
 - B1/B2 (business/tourist) visa extensions – 20% Reduced Fee
 - H1b Extensions – 10% Reduced Fee
 - I-751 (waiver of condition on lawful permanent residency achieved through marriage of less than two years to a U.S. citizen) – 25% Reduced Fee
 - Re-entry Permit/Advance Parole – 25% Reduced Fee

REDUCED FEE LEGAL SERVICES

If your matter is not fully covered or it is not listed under “Exclusions” in your plan document, you are eligible to receive the Reduced Fee benefit and work with a Local Network Attorney who will provide legal services at a rate reduced by at least 25%. Immigration Assistance Reduced Fee Services are only available if specifically listed in your service plan at the rates specified in the plan. Payment of attorney fees is handled directly between the plan member and the Reduced Fee Network Attorney.

IDENTITY THEFT SERVICES

A service that gives you access to:

- **Identity Theft Case Managers** who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.
- **Toll-free legal advice** from a Telephone Network Attorney to assist with legal-related problems that the theft of your identity may have caused.
- **Identity Theft Materials**, including:
 - An Identity Theft Prevention Kit to help protect yourself from becoming a victim of identity theft in the first place,
 - An Identity Theft Victim Action Kit to help speed your recovery should you become an identity theft victim,
 - A tracking document to help you keep track of phone calls, e-mails and letters for attorneys,
 - An Identity Theft Affidavit to help you report your identity theft to necessary parties.

ONLINE LEGAL TOOLS AND INFORMATION

Law Guide: The Law Guide provides information for employees about legal situations and is comprised of detailed overviews of common legal issues. The Law Guide:

- Provides overviews for general areas of law including, but not limited to, estate planning, consumer matters, and family law.
- Gives specific information on legal issues including, but not limited to wills, divorces, and child custody matters.

Do-It-Yourself Legal Documents™: Plan members can prepare their own legal documents with Rapidocs®, from Epoch Technologies. Rapidocs provides employees with templates to create legal documents such as a will, a power of attorney, and a name change petition through interactive questioning.

EXCLUSIONS

The **plan** services do not include:

1. services for matters against us, the plan sponsor, and/or your employer.
2. matters arising out of your profession, business interests, occupation, employment, workers or unemployment compensation, relocation required by an employer, patents or copyrights.
3. legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules.
4. services for the benefit of a person other than you.
5. immigration matters, unless your plan includes Immigration Assistance Services. Coverage is limited to those services listed in the Immigration Assistance Services section.