

UltimateAdvisor®



Policyholder:

WORTHINGTON INDUSTRIES
200 OLD WILSON BRIDGE ROAD
COLUMBUS, OH 43085

POLICY 11259

01/01/2020 - 12/31/2020

Group Legal Insurance Policy and Service Plan

Important:

For purposes of the Worthington Industries policy, the **Policyholder** has defined eligible dependents to mean: Spouse and children until the end of the month when they reach age 26 regardless of student or marital status.

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

1. Name of Policyholder, Address
WORTHINGTON INDUSTRIES
200 OLD WILSON BRIDGE ROAD
COLUMBUS, OH 43085

2. Policy Period
The term of this Policy shall be from January 1, 2020 to December 31, 2020 Standard Time at the address of **Policyholder**

3. Premium
\$18.47 monthly Composite rate per **Named Insured** and eligible dependents

4. Eligible persons
All full-time employees.

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PULCGVNGCKUP_16	05/16	Caregiving Services - Annual Check Up
PULCGVNG_16	05/16	Caregiving Services - Advice
PULCIVIL2_16	05/16	Defense of Civil Damage Claims
PULCRDTRCRD_16	05/16	Credit Records Correction
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Continued

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DEFINITIONS

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

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

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

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

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

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

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

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

“INSURED” – as dictated by premium paid and as indicated by coverages listed in the **"Benefits"** section, the **named insured** only or the **named insured** and the **named insured's** spouse, and/or eligible dependents. Eligible dependents are defined by mutual agreement between the **policyholder** and **us**.

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

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

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

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

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

“NAMED INSURED” – a person enrolled via the **policyholder** with **us** as entitled to coverage under the terms of this policy.

“NETWORK ATTORNEY” – means an attorney with whom **we** have contracted to perform covered **legal services** in the United States for **you** and who has contracted with **us** to provide the specific covered **legal services** for which **you** are seeking assistance.

“**NON-NETWORK ATTORNEY**” – means an attorney, who is not a **Network Attorney**, chosen by **you** to perform **legal services** covered under the **indemnity benefits** of this policy.

“**NON-MOVING OFFENSE**” – parking ticket, registration, equipment or other violations that aren't handled in conjunction with a moving violation.

“**PERSONAL PROPERTY**” – means property, which is not **real property** and which does not produce income.

“**POLICYHOLDER**” – means the organization named in the declarations page.

“**PRIMARY RESIDENCE**” – the single dwelling where **you** actually live that is considered **your** legal residence for income tax purposes.

“**REAL PROPERTY**” – land and all permanent structures attached to it.

“**REFINANCING**” – paying off one loan with the proceeds from a new loan using the same **real property** as security.

“**SECONDARY RESIDENCE**” – a single dwelling (house, apartment, duplex, or condominium) that **you** have an ownership interest in and that is not **your primary residence**.

“**SERVICE**” – a duty or labor provided from one person to another. It is the non-material equivalent of a **good**. There is no physical product that can transfer ownership.

“**TRIAL**” – means the proceeding in court or in a covered administrative proceeding when the parties try their case beginning with the impaneling of a jury in a jury **trial** or with opening statement if the parties are in a non-jury **trial**. **Trial** does not include things such as hearings, appearances on motions, negotiated pleas, pre-**trial** conferences, or appearances, and continuances by the court.

“**UNCONTESTED**” – an action in which all matters are settled or decided without attorney negotiation, and **your** attorney assists in completing any necessary formal processes.

“**WE**”, “**US**”, and “**OUR**” – ARAG Insurance Company.

“**YOU**” and “**YOUR**” – an **insured**.

ARAG INSURANCE COMPANY

AGREEMENT

We will provide the insurance described in this policy and **benefit** endorsements in return for the premium and compliance with all applicable provisions of this policy. Matters which are not expressly listed in this policy are not covered. If the **named insured** purchased only individual coverage, **legal services** rendered to persons other than the **named insured** are not covered.

You can choose a **Network Attorney** or **Non-Network Attorney** for **legal services** provided to **you** resulting from an **insured event** which occurs after **your effective date** and while **your Certificate of Insurance** is in effect. **We** will pay **benefits** for **legal services** up to the maximum amount listed in the **benefits** section of this policy.

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

EXCLUSIONS

We do not provide coverage for:

1. Matters against **us**, the **policyholder** or an **insured** against the interests of the **named insured** under the same **Certificate**.
2. **Legal services** arising out of a business interest, investment interests, employment matters, employee benefits, **your** role as an officer or director of an organization, and patents or copyrights.
3. **Legal services** in class actions, punitive damages, personal injury, malpractice, court appeals or post judgments (settlement agreement signed by all parties, final binding arbitration, judgment issued by a court).
4. **Legal services** deemed by **us** to be frivolous or lacking merit, or in actions where **you** are the plaintiff and the amount **we** pay for **your legal services** exceeds the amount in dispute, or in **our** reasonable belief **you** are not actively and reasonably pursuing resolution in **your** case.

CONDITIONS

Policy Period and Territory

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

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

Eligibility

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

Cancellation and Termination

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

1. Nonpayment of premium;
2. Discovery of fraud or material misrepresentation in the procurement of the insurance or with respect to any claims submitted thereunder;
3. Discovery of a moral hazard or willful or reckless acts or omissions on the part of the **named insured** that increases any hazard insured against;
4. The occurrence of a change in the individual risk which substantially increases any hazard insured against after insurance coverage has been issued or renewed, except to the extent **we** reasonably should have foreseen the change or contemplated the risk in writing the contract;
5. Loss of applicable reinsurance or a substantial decrease in applicable reinsurance, if the superintendent has determined that reasonable efforts have been made to prevent the loss of, or substantial decrease in, the applicable reinsurance, or to obtain replacement coverage;

6. Failure of an **insured** to correct material violations of safety codes or to comply with reasonable written loss control recommendations; or
7. A determination by the superintendent of insurance that the continuation of the policy would create a condition that would be hazardous to the **policyholders** or the public.

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

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

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

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

Waiver of Premium

Upon the death of the **named insured**, coverage for the surviving spouse and the **insured** dependents continues under the policy for one year, and **we** waive further premium payments during this time. Coverage shall terminate prior to the end of the one year period if the **policyholder** cancels the policy during that time frame, in such case, coverage shall cease as of the date the **policyholder** cancels the policy.

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

Conversion

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

Adjustment of Premium

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

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

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

Coordination of Benefits

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

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

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

Payment Limitations

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

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

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

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

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

Fraud or Abuse

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

Subrogation

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

Relation of the Parties

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

Grievances

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

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

Non-Assessable Policy

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

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

Handwritten signatures of Ann Cosimano and David R. Murray. The signature of Ann Cosimano is on the left, and the signature of David R. Murray is on the right.

Ann Cosimano
Secretary

David R. Murray
President

Uncontested Adoption

See Policy "Agreement" Section

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Adoption

See Policy "Agreement" Section

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

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

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

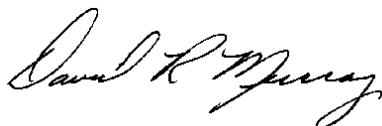
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Building Codes

See Policy "Agreement" Section

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

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

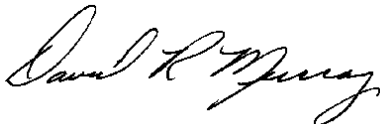
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Caregiving Services - Annual Check Up

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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Caregiving Services - Annual Check Up

Legal services for **you** and **your** parent/grandparent to meet with an attorney on an annual basis. This annual meeting is to discuss the legal needs of **your** parent/grandparent and discuss any changes in their situation and potential legal implications.

PAID IN FULL

\$ 80*

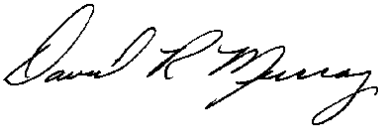
This **benefit** is limited to one usage per family per **certificate year**.

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Caregiving Services - Advice

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Caregiving Services - Advice		
Telephone access for you to obtain legal advice and consultation on how the law relates to your parents/grandparents legal matters and which actions may be taken.	PAID IN FULL	N/A

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Civil Damage Claims

See Policy "Agreement" Section

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

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

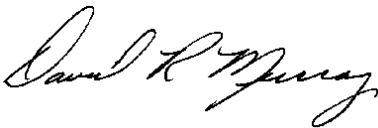
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*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Credit Records Correction

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Credit Records Correction</u>		
Legal services for an insured related to correcting inaccuracies or misrepresentations on your credit record.	PAID IN FULL	\$ 160*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Criminal Misdemeanor Defense

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Criminal Misdemeanor Defense</u>		
Legal services for an insured in the defense against criminal misdemeanor charges, except those involving motorized vehicles and domestic violence charges. If the charge is escalated to a felony, coverage will cease as of the date of the escalation. If a felony charge is reduced or pled down to a misdemeanor no coverage applies.	PAID IN FULL	\$ 720*
Trial for three (3) days or less	PAID IN FULL	\$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

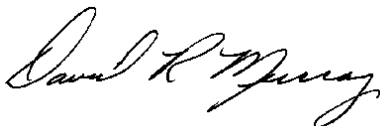
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Divorce

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Divorce - 20 hours

See Policy "Agreement" Section

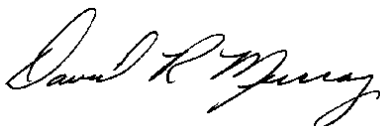
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Contested Divorce - 20 hours		
Legal services for the named insured in a contested divorce, a legal separation and/or an annulment of marriage.	PAID IN FULL (up to 20 hours per insured event)	\$ 1,600*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Driving Privilege Protection (excluding DWI-related)

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Driving Privilege Protection (excluding DWI-related)</u>		
Legal services for an insured in the defense of a traffic offense where conviction of the offense will directly result in the suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 400*
Trial for three (3) days or less	PAID IN FULL	\$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Driving Privilege Restoration (excluding DWI-related)

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Driving Privilege Restoration (excluding DWI-related)</u>		
Legal services for an insured in an administrative proceeding for the restoration of suspended or revoked driving privileges of an insured . (Does not include driving while impaired or under the influence of drugs or alcohol or a related offense.)	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Easement

See Policy "Agreement" Section

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

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

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

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Authorized Representative

Estate Administration & Estate Closing (Probate) - 9 hours

See Policy "Agreement" Section

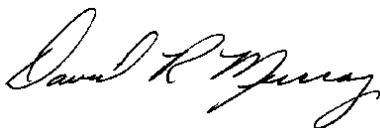
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Estate Administration & Estate Closing (Probate) - 9 hours</u>		
Legal services for an insured in administering an estate where you have been named the executor.	PAID IN FULL (up to 9 hours per insured event)	\$ 720*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Foreclosure

See Policy "Agreement" Section

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

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Garnishment

See Policy "Agreement" Section

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

(Exclusion #3 as it relates to post judgment garnishment is waived for this **benefit**.)

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Guardianship/Conservatorship

See Policy "Agreement" Section

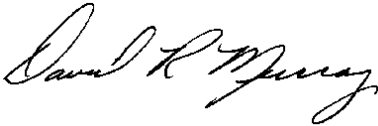
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Uncontested Guardianship/ Conservatorship</u>		
Legal services in an uncontested Guardianship/Conservatorship for an insured to appoint or be appointed as a Guardian/Conservator.	PAID IN FULL	\$ 480*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Guardianship/Conservatorship

See Policy "Agreement" Section

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

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

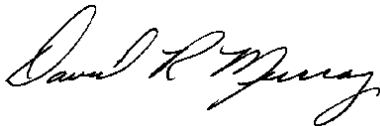
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Habeas Corpus Proceedings

See Policy "Agreement" Section

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

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

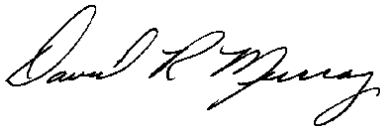
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Mental Incompetency or Infirmity Proceedings

See Policy "Agreement" Section

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

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Minor Traffic - Broad (excluding DWI-related)

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Minor Traffic - Broad (excluding DWI-related)</u>		
Legal services for an insured in the defense of a traffic offense, the conviction of which would not result in suspension or revocation of your driving privileges. (Does not include driving while impaired or under the influence of drugs or alcohol or any non-moving offense .)	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Name Change

See Policy "Agreement" Section

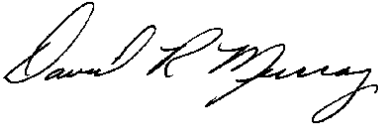
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Name Change		
Legal services for an insured to legally change his/her name.	PAID IN FULL	\$ 240*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Neighbor Disputes

See Policy "Agreement" Section

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

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

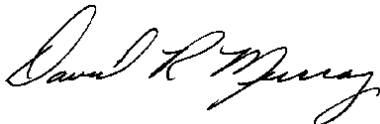
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Neighbor Disputes - Secondary Residence

See Policy "Agreement" Section

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

General In Office Services - 4 hours

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
General In Office Services - 4 hours		

General in office legal services.	4 hours	\$ 320*
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(This **benefit** is limited to four hours per family per **certificate year**.)

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Parental Responsibilities

See Policy "Agreement" Section

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

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Personal Property Protection

See Policy "Agreement" Section

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

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

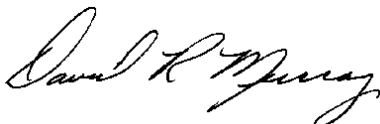
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Prenuptial Agreements

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Prenuptial Agreements</u>		
Legal services for an insured for the preparation of a premarital or antenuptial agreement.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Refinancing - Primary Residence

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Property Tax - Primary Residence

See Policy "Agreement" Section

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

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

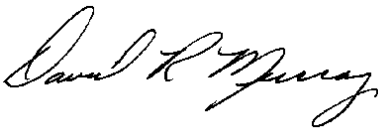
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Purchase of Real Estate

See Policy "Agreement" Section

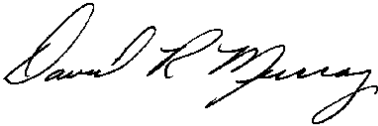
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Purchase of Real Estate</u>		
Legal services for an insured for the purchase of your primary residence for the review and preparation of documents including contract for purchase and attendance at closing.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Real Estate Disputes

See Policy "Agreement" Section

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

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

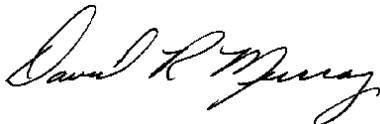
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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Real Estate Disputes - Secondary Residence

See Policy "Agreement" Section

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

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

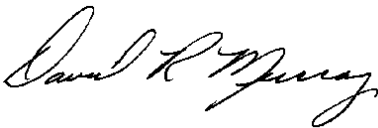
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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Sale of Real Estate

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Social Security/Veterans/Medicare

See Policy "Agreement" Section

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Tenant Matters

See Policy "Agreement" Section

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

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

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

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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Irrevocable Trusts

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Revocable Living Trusts

See Policy "Agreement" Section

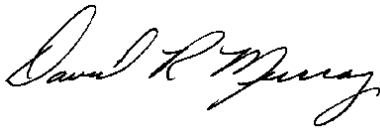
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Revocable Living Trusts		
Legal services for an insured for the preparation of a stand-alone revocable trust.	PAID IN FULL	\$ 320* single document \$ 400* spousal documents

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Wills & Durable Power of Attorney

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Wills & Durable Power of Attorney</u>		
Individual will or spousal will(s). (Does not include any tax planning services done in connection with the will.)	PAID IN FULL	\$ 320 single document \$ 400 spousal documents
Codicil (an amendment to a will)	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Living Will / Health Care Directive	PAID IN FULL	\$ 40 single document \$ 80 spousal documents
Durable / Financial Power of Attorney	PAID IN FULL	\$ 40 single document \$ 80 spousal documents

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Zoning and Variances

See Policy "Agreement" Section

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

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

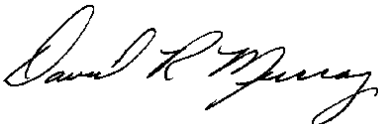
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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Child Custody/Child Support Agreement

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Uncontested Child Custody/Child Support Agreement</u>		
Legal services for an insured for the creation of an initial uncontested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Child Custody/Child Support Agreement - 8 hours

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Child Custody/Child Support Agreement - 8 hours</u>		
Legal services for an insured for the creation of an initial contested child custody, child support, or visitation agreements. This benefit does not include the modification of current agreements.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Elder Law

See Policy "Agreement" Section

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Home Equity Loan - Primary Residence

See Policy "Agreement" Section

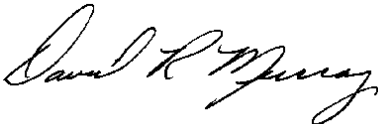
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Home Equity Loan - Primary Residence		
Legal services for an insured for the preparation and review of home equity loans for your primary residence .	PAID IN FULL	\$ 160*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Home Equity Loan - Secondary Residence

See Policy "Agreement" Section

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Refinancing - Secondary Residence

See Policy "Agreement" Section

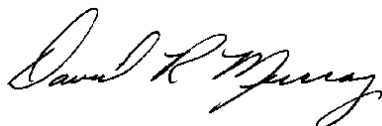
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Refinancing - Secondary Residence</u>		
Advice and review of relevant documents regarding refinancing of your secondary residence.	PAID IN FULL	\$ 160*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Property Tax - Secondary Residence

See Policy "Agreement" Section

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

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Building Codes - Secondary Residence

See Policy "Agreement" Section

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

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

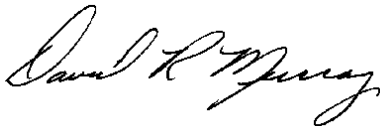
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Child Support Enforcement

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Uncontested Child Support Enforcement</u>		
Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child support.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Child Support Enforcement - 8 Hours

See Policy "Agreement" Section

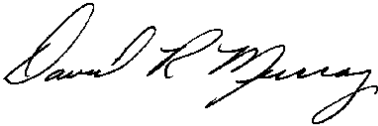
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Child Support Enforcement - 8 Hours</u>		
Legal services for an insured for a contested motion brought by you or against you to enforce a final decree for child support.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Document Review

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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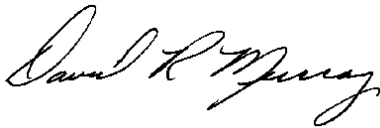
Document Review

Legal services for an insured for the review of your personal legal documents.	PAID IN FULL	\$ 40 per document
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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Protection from Domestic Violence - Named Insured

See Policy "Agreement" Section

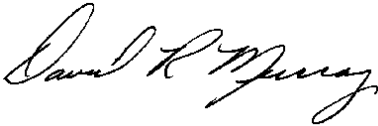
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Protection from Domestic Violence - Named Insured</u>		
Legal services for the named insured to obtain a protective order related to domestic violence.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Protection from Domestic Violence - Insured

See Policy "Agreement" Section

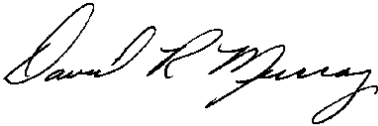
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Protection from Domestic Violence - Insured</u>		
Legal services for an insured to obtain a protective order related to domestic violence when the opposing party is not an insured under the same Certificate .	PAID IN FULL	\$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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Easement - Secondary Residence

See Policy "Agreement" Section

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

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

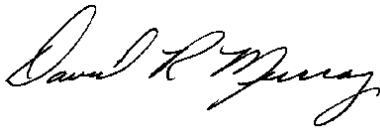
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Foreclosure - Secondary Residence

See Policy "Agreement" Section

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

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Mechanic's Lien

See Policy "Agreement" Section

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

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

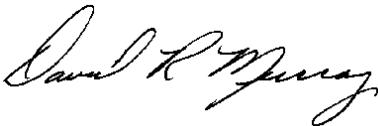
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Restraining Order - Named Insured

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Restraining Order - Named Insured</u>		
Legal services for the named insured to obtain a restraining order.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Restraining Order - Insured

See Policy "Agreement" Section

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Student Loan Debt Collection

See Policy "Agreement" Section

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Zoning and Variances - Secondary Residence

See Policy "Agreement" Section

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

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Bankruptcy

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Bankruptcy		
Legal services for an insured up to and including filing of a Chapter 7 bankruptcy final report.	PAID IN FULL	\$ 880*
Legal services for an insured up to and including confirmation of a Chapter 13 bankruptcy. This benefit does not include the ongoing maintenance of a Chapter 13 repayment plan.	PAID IN FULL	\$ 1,200*
Legal services for an insured to file an amendment/modification to a Chapter 7 post-discharge or a Chapter 13 post-confirmation bankruptcy.	PAID IN FULL	\$ 240*

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Consumer Protection

See Policy "Agreement" Section

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

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

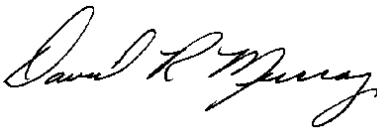
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Defense of Debt Collection

See Policy "Agreement" Section

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

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

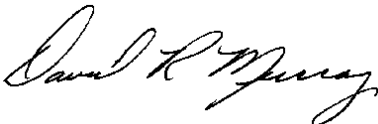
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Insurance Disputes

See Policy "Agreement" Section

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

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

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

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

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By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

IRS Collection Defense

See Policy "Agreement" Section

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

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

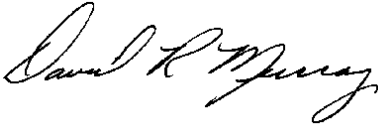
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*** **Trial Indemnity Benefits** are (\$400 per 1/2 day of **Trial** time) up to the stated amount

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

IRS Audit Protection

See Policy "Agreement" Section

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

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

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

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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

**Uncontested Alimony, Child Support, Child
Custody and Child Visitation Modification Defense**

See Policy "Agreement" Section

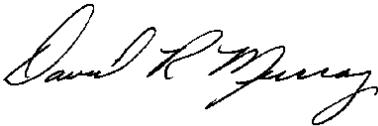
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Uncontested Alimony, Child Support, Child Custody and Child Visitation Modification Defense		
Legal services for an insured for an uncontested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

**Contested Alimony, Child Support, Child Custody
and Child Visitation Modification Defense - 8 hours**

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Contested Alimony, Child Support, Child Custody and Child Visitation Modification Defense - 8 hours		
Legal services for an insured for a contested motion brought against you to modify a final decree for child support, child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Uncontested Alimony, Child Custody and Child Visitation Enforcement

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Uncontested Alimony, Child Custody and Child Visitation Enforcement</u>		
Legal services for an insured for an uncontested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL	\$ 320*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Contested Alimony, Child Custody and Child Visitation Enforcement - 8 hours

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Alimony, Child Custody and Child Visitation Enforcement - 8 hours</u>		
Legal services for an insured for a contested motion brought by you or against you to enforce a final decree for child custody, child visitation, or alimony.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Uncontested Alimony and Child Support Modification

See Policy "Agreement" Section

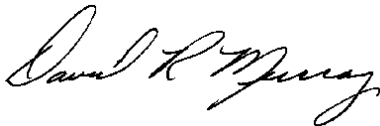
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Uncontested Alimony and Child Support Modification</u>		
Legal services for an insured for an uncontested motion brought by you to modify a final decree for child support or alimony.	PAID IN FULL	\$ 320*

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

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By ARAG Insurance Company of Des Moines, Iowa

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Authorized Representative

Contested Alimony and Child Support Modification - 8 Hours

See Policy "Agreement" Section

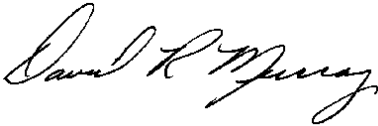
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Alimony and Child Support Modification - 8 Hours</u>		
Legal services for an insured for a contested motion brought by you to modify a final decree for child support or alimony.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

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Authorized Representative

Uncontested Child Custody and Child Visitation Modification

See Policy "Agreement" Section

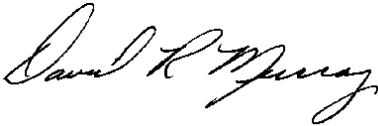
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<hr/>		
<u>Uncontested Child Custody and Child Visitation Modification</u>		
Legal services for an insured for an uncontested motion brought by you to modify a final decree for child custody or child visitation.	PAID IN FULL	\$ 320*

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

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Contested Child Custody and Child Visitation Modification - 8 hours

See Policy "Agreement" Section

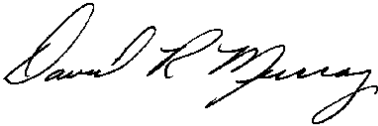
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Contested Child Custody and Child Visitation Modification - 8 hours</u>		
Legal services for an insured for a contested motion brought by you to modify a final decree for child custody or child visitation.	PAID IN FULL (up to 8 hours per insured event)	\$ 640*

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Purchase/Sale of Secondary Residence

See Policy "Agreement" Section

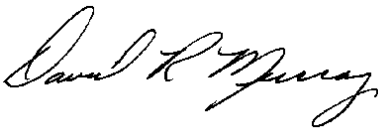
COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
<u>Purchase/Sale of Secondary Residence</u>		
Legal services for an insured for the purchase or sale of your secondary residence for the review and preparation of documents including the contract for purchase or sale and attendance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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

School Administrative Hearings

See Policy "Agreement" Section

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

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

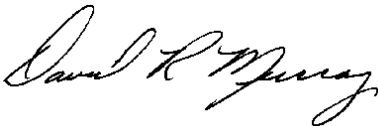
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Small Claims Court

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Small Claims Court		
Legal services for an insured to bring a claim in Small Claims Court (or similar court of limited civil jurisdiction). This benefit does not include representation in court.	PAID IN FULL	\$ 320*
Legal services for an insured to defend an action in Small Claims Court (or similar court of limited civil jurisdiction) including representation in court where allowed by law.	PAID IN FULL	\$ 400*

(Exclusion #4 as it relates specifically to plaintiff matters does not apply to this **benefit**)

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

State and Local Tax Collection Defense

See Policy "Agreement" Section

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

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

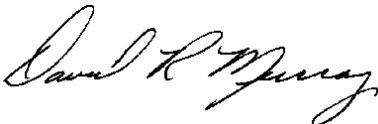
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

State and Local Tax Audit

See Policy "Agreement" Section

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

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

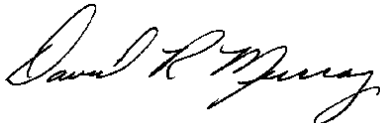
** **Trial Indemnity Benefits** are (\$300 per 1/2 day of **Trial** time) up to the stated amount

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Document Preparation

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
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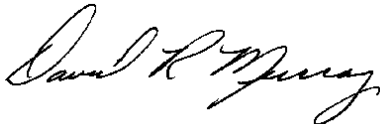
Document Preparation

Legal services for an insured for the preparation of Deeds, Mortgages, Promissory Notes, Affidavits, Lease Contracts, Demand Letters, Installment Contracts, Bill of Sale, HIPAA Authorization and Certification of Trust.	PAID IN FULL	\$ 40 per document
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This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Juvenile Court

See Policy "Agreement" Section

COVERAGE	Network Attorney Benefits	Non-Network Attorney INDEMNITY Benefits
Juvenile Court		
Legal services for an insured child charged with a crime (except those involving traffic matters or felony charges) when the court proceedings are held in juvenile court. If the matter is removed from juvenile court, coverage under this benefit will cease as of the date of the removal.	PAID IN FULL	\$ 480*
Trial for three (3) days or less	PAID IN FULL	\$ 1,800**
Trial starting on day four (4) until completion	PAID IN FULL	\$ 100,000***

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

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

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

Telephone Legal Access Services

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

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

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

Coverage

You will receive:

Attorney Fees

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

PAID IN FULL

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

PAID IN FULL

Specific document preparation and document review.

PAID IN FULL

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

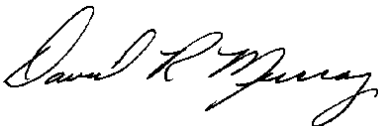
PAID IN FULL

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

This agreement forms a part of Policy Number 11259 issued to Worthington Industries and is effective January 01, 2020.

By ARAG Insurance Company of Des Moines, Iowa

By



Authorized Representative

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

SERVICE PLAN

1. Name of Plan Member, Address
WORTHINGTON INDUSTRIES
200 OLD WILSON BRIDGE ROAD
COLUMBUS, OH 43085

2. Service Period
The term of this Plan shall be from Jan 1, 2020 to December 31, 2020 Standard Time at the address of the Plan Sponsor.

3. Price
\$5.53 monthly Composite rate per **Named Plan Member** and eligible dependents

4. Services Provided
As per attached

SERVICE PLAN

for

Worthington Industries

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

TERMS AND CONDITIONS

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

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

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

REDUCED FEE LEGAL SERVICES

If your legal matter is not fully covered under your insurance policy and is not listed under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. The initial consultation for each legal matter will be provided at no cost. If you retained the services of the Network Attorney prior to the effective date of your legal insurance membership, the reduced fee benefit is not available. Payment of attorney fees is handled directly between the plan member and the Network Attorney. Access to a Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Network Attorney within legal practice areas.

For matters that include a cap on the number of hours ARAG will pay a Network Attorney, and where your legal matter will exceed the cap set, the Network Attorney will bill you directly at reduced rates of at least 25% off his or her normal rates for the remaining hours. You pay the attorney directly.

For Telephone Advice, if your matter cannot be resolved over the phone and is not fully covered under your insurance policy and not excluded under the “Exclusions” in your Service Plan, you are eligible to work with a Network Attorney and receive a reduced fee that will be at least 25% off the attorney’s normal hourly rate. Payment of attorney fees is handled directly between the plan member and the Network Attorney.

REDUCED CONTINGENCY FEES

This service provides you access to a Network Attorney for a legal matter the Network Attorney deems to be appropriately handled through the use of a contingency fee. The Network Attorney will represent you under a contingent fee arrangement where the contingent fee will not exceed 25% of the net recovery if successfully resolved before or after trial, or will not exceed 30% of the net recovery if successfully resolved on or after an appeal. The initial consultation for each legal matter will be provided at no cost. If you retained the services of a Network Attorney prior to the effective date of your legal insurance membership, the reduced contingency fee benefit is not available.

FINANCIAL EDUCATION AND COUNSELING SERVICES

This service provides you toll-free telephone access to Financial Counselors. Financial Counselors who can address your questions and offer guidance on a variety of money management matters, as well as provide instructions on how to use the program's financial tools.

Financial information and services include:

General financial planning counseling sessions	Insurance
Cash and debt management	IRAs and 401(k)s
Savings and budgeting	Student loans
Asset allocation	Mortgage education
Credit reports	Investments and Risks

You can also visit a financial education website which provides educational resources to help you establish a plan for reaching your goals, such as a down payment on a house, reduction of debt or college funding for a child. This website includes interactive financial tools and an online reference library that can be used to create a personalized money management plan. Financial Counselors are also available for guidance on implementing your personal action items.

IDENTITY THEFT PROTECTION

A service that gives you access to:

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.

Identity Theft Case Managers who will help you determine appropriate steps to begin recovery and help you monitor the progress of your recovery.

Full-Service Identity Restoration: Certified Identity Theft Restoration Specialist provide full-service identity restoration services, including specialized limited Power of Attorney to work on your behalf to restore your identity.

Lost Wallet Services: Certified Identity Theft Restoration Specialist assist you in canceling and reissuing personal documents such as credit cards, driver's license, Social Security Cards, etc. - due to lost or stolen wallet or identity documents.

Identity Theft Insurance: Should you become a victim of identity theft, Identity Theft Insurance provides coverage up to \$1 million for expenses associated with restoring your identity. (The Identity Theft insurance is underwritten by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Please see the plan summary document for details.)

In order to use the following services, you will need to log in and establish an online monitoring account.

Single-Bureau Credit Monitoring: Services designated to track and immediately inform you of any activities or changes to your credit - including loan applications, credit card activations, delinquencies, etc.

Internet Surveillance: Services that monitor thousands of websites and millions of online data points and will alert you if your personal information is being traded and/or sold.

Change of Address: Services that monitors address change requests with the United States Postal Services.

Child Monitoring: Services that enable parents or guardians to protect minor's information from identity theft by registering and tracking their data. Social Security Number trace monitoring which will detect the creation of a credit file in a minor's name.

IMMIGRATION

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

Legal advice and consultation

Immigration processes and guidelines.

Filing and processing of applications and petitions.

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

Deportation and removal proceedings.

Document review of any immigration forms

Document preparation of affidavits and powers of attorney

Preparation for immigration hearings

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

LEARNING CENTER

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

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

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

DIY DOCS®

Do-It-Yourself Legal Documents - Online access to more than 300 state-specific documents authored and reviewed by attorneys for accuracy and state-specific compliance in all 50 states. These documents can assist you with everyday life, including issues involving:

Automobiles

Caregiving

Estate Administration

Marriage

Real Estate

Finances

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

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

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

Financial Power of Attorney

Health Care Power of Attorney

Living Will

Standard Will

CAREGIVING SERVICES

Reduced Fee Services - Should your parents/grandparents legal matter require legal representation, Network Attorneys provide reduced fee services of at least 25% off their normal rate for most legal matters. Payment of the attorney fees is handled directly between the parent/grandparent and the Reduced Fee Network Attorney. Access to a Reduced Fee Network Attorney is subject to availability. You are encouraged to contact ARAG to determine proximity to a Reduced Fee Network Attorney within legal practice areas.

Caregiver Support Services - As a member, you have toll-free access to a Care Advocate, who will:

Answer your eldercare-related questions, assess eldercare need and help you develop a care plan.

Send you a **customized information guide** that contains lists of assisted living facilities, nursing homes or home health care agencies - including comparative quality-of-care ratings and reports on thousands of facilities and agencies - along with helpful eldercare information.

Give you access to the nation's most comprehensive eldercare database with more than 90,000 long term care providers.

Conduct searches to determine the availability and rates of assisted living facilities, nursing homes, home health care agencies and adult care providers. Advocate will negotiate discounts when available.

Plus, you will have access to the **ElderAnswers Website** which provides you online access to quality-of-care ratings and reports, direct access to the provider database, and a wide-range of eldercare information.

Caregiving Guidebook - As a member, you have access to a "go-to" guidebook providing you with the tools and resources needed to take a proactive approach in your caregiving role.

TAX SERVICES

This service provides you with year-round access to experienced tax specialist. You can call toll-free for a one-on-one consultation if you have questions or need advice regarding your personal, non-business related tax matters. Services include:

- Tips for state or federal filing of personal taxes
- Explanation of tax law changes
- Research on complex tax matters
- Advice regarding IRS Audits and notifications
- Review of last year's personal tax return
- Personal tax return preparation for only \$50*

*There is a \$50 cost for each tax preparation (federal or state). Tax preparation is limited to returns that include forms 1040, 1040A or 1040EZ including Schedule A (Itemized Deductions), Schedule B (Interest and Ordinary Dividends) and Schedule D (Capital Gains and Losses). Returns with additional schedules shall be prepared and billed at a rate of \$60 per hour.

EXCLUSIONS

The plan services do not include:

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

This plan is effective January 01, 2020 and shall continue in effect for one year. Thereafter, the plan shall be automatically renewed for additional one year terms unless terminated by the plan administrator or plan sponsor upon thirty (30) days' prior written notice to the other party.

ARAG Services, LLC



David R. Murray
President

ARAG INSURANCE COMPANY

Privacy Statement

To ARAG Policyholders...

ARAG Insurance Company values you as a customer and respects your right of privacy. We want to assure you that we have taken steps and will continue to take steps to maintain and safeguard your information. This privacy policy summarizes and describes our efforts to meet this objective. In this notice you will discover what information we collect, how we use it, and how we protect it from unauthorized access.

Security

ARAG recognizes the importance of respecting the privacy of our policyholders and applicants. We have established physical, electronic and procedural protections to ensure that your personal information is kept confidential in accordance with this privacy policy. We want to assure you that any information that we gather is used strictly to affect, administer, or enforce a transaction requested or authorized by you. Furthermore, we also restrict access to your personal information within our organization to those employees who need the information to service your account.

Information We Collect

We collect personal information about you and all policyholders from the following sources:

- Information you gave us or your agent when submitting an application for one or more policies of insurance;

- Information from subsidiary companies of ARAG Insurance Company;

- Depending on the product requested and in order to verify your information and properly underwrite your request, we may obtain information from consumer reporting agencies (including credit information), medical providers, and/or others.

How We Use your Information

We use your information within ARAG Insurance Company for the following reasons:

- To protect you. The information we maintain about you and your policies of insurance help identify you and help protect against unauthorized access to your information.

- To provide service. Your information helps us respond to your inquiries more efficiently.

- To improve and develop our products and services. Every policy we offer is designed to protect you and/or your property. The information we gather is analyzed and processed in order to provide you with a superior product at a reasonable price.

Information We Disclose

When we disclose your information to companies outside our group, we do so only for specific purposes as permitted by law. Accordingly, when we disclose information, we require companies to which we disclose your information to maintain and protect its confidentiality. We may disclose information to the following types of outside companies or entities:

- Independent contractors, such as technical system consultants, who program our software or maintain our systems to help us administer our products for you.

- Governmental or quasi-governmental entities, such as state insurance departments, guaranty funds or rate advisory organizations.

- Companies whom we have retained to provide services on our behalf or companies we have retained to administer your policy or account.

Some insurers release personal information to non-affiliated third parties that provide marketing support for products and services other than those offered by that insurer. ARAG does not. If we change our policy, we will give you a supplemental notice with instructions on how you may opt out of this information sharing.

Questions?

We value you as a customer and policyholder. If you have any concerns about our privacy policy, your agent will provide you access to your personal information that we possess or can reasonably retrieve. However, before your agent can satisfy your request you must provide a signed and notarized request indicating all policy numbers for which you want information.

This Privacy Statement describes our privacy practices for both current and former policyholders. We will provide one copy of this notice to joint policy or contract holders; please share this information with everyone covered by your policy.