

# Virgin Voyages

## Coverage

### The Value of a LegalEASE Benefits Plan.

Being a LegalEASE benefits plan member saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and Residential
- Financial and Money Matters
- Consumer
- Auto and Driving
- Family and Personal
- Civil Lawsuits
- Estate planning and wills

### LegalEASE Benefits Plan Coverage

Benefits are designed to meet the typical needs of an employee and their family. There are no deductibles to worry about for covered services. Benefits cover the attorney's time. Other costs such as filing fees or court costs are not covered. Listed below are the types of matters that are covered by the LegalEASE benefits plan. This plan offers the convenience of in-network and out-of-network benefits. Many of the below areas are fully covered in-network.

### Plan Cost

The LegalEASE Plan is **\$21.50 monthly**, via payroll deduction.

### Who's Covered?

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

<b>Schedule of Benefits</b>		
<b>Advice and Consultation</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>LegalEASE Helpline</b>	<b>Covered</b>	<b>Not Applicable</b>
<b>Initial Law Office Consultation (One hour per calendar quarter)</b>	<b>Covered</b>	<b>Not Applicable</b>
<b>Review of Simple Documents - up to 6 Pages</b>	<b>Covered</b>	<b>Not Applicable</b>
<b>Financial Advisor</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Financial Helpline</b>	<b>Covered</b>	<b>Not Applicable</b>
<b>Miscellaneous Services</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Legal Services for any non-excluded legal matter not specifically covered in the Schedule of Benefits up to 10 hours per year</b>	<b>Covered</b>	<b>\$60/hour</b>
<b>Discounted Legal Services for any non-excluded legal matter</b>	<b>25% Discount on Attorney's Hourly Rates</b>	<b>Not Applicable</b>
<b>Consumer Matters</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Document Preparation:</b> <ul style="list-style-type: none"> <li>• Simple Deed</li> <li>• Promissory Note</li> <li>• Consumer Dispute Correspondence</li> <li>• Installment Sales Agreement</li> <li>• Simple Affidavit</li> <li>• General Power of Attorney: <ul style="list-style-type: none"> <li>◦ Member &amp; Family Member</li> </ul> </li> <li>• Lease Agreement - <i>Tenant only</i></li> <li>• Time Share Agreement</li> </ul>	<b>Covered</b>	<ul style="list-style-type: none"> <li>• \$65</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$55</li> <li>• \$65</li> <li>• \$55</li> </ul>
<b>Consumer Dispute</b>	<b>Covered</b>	<b>\$595</b>
<b>Small Claims Court Representation</b>	<b>Covered up to 2 hours with remainder at 25% discount</b>	<b>\$120</b>
<b>Mail Order or Internet Purchase Dispute</b>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>

<b>Bank Fee Dispute</b>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>First-time Vehicle Buyer</b>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>Vehicle Repair and Lemon Law Litigation</b>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>Cell Phone Contract Dispute</b> <ul style="list-style-type: none"> <li>• <b>Contract review up to 6 pages</b></li> <li>• <b>Representation</b></li> </ul>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>Warranty Dispute</b> <ul style="list-style-type: none"> <li>• <b>Warranty review up to 6 pages</b></li> <li>• <b>Representation</b></li> </ul>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>Health Care Coverage Dispute and Records</b> <ul style="list-style-type: none"> <li>• <b>Office consultation up to 5 hours</b></li> <li>• <b>Review of Health Care Policy</b></li> <li>• <b>Review/preparation of document up to 6 pages</b></li> </ul>	<b>Covered up to 5 hours with remainder at 25% discount</b>	<b>\$300</b>
<b>Identity Theft Defense</b>	<b>Covered</b>	<b>\$850</b>
<b>Estate Planning</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Simple Will or Codicil for:</b> <ul style="list-style-type: none"> <li>• <b>Member</b></li> <li>• <b>Spouse</b></li> <li>• <b>Family Member</b></li> </ul>	<b>Covered</b>	<b>\$80</b>
<b>Living Will/Health Care or Advance Directive</b>	<b>Covered</b>	<b>\$55</b>
<b>Health Care or Medical Power of Attorney</b>	<b>Covered</b>	<b>\$55</b>
<b>Revocable or Irrevocable Living Trust Document</b>	<b>Covered</b>	<b>\$310</b>
<b>Probate of Small Estate</b>	<b>Covered up to 2 hours with remainder at 25% discount</b>	<b>\$120</b>
<b>Elder Matters</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>

<b>Elder Parent Will or Codicil Preparation</b>	<b>Covered</b>	<b>\$80</b>
<b>Elder Parent Living Will/Health Care or Advance Directive</b>	<b>Covered</b>	<b>\$55</b>
<b>Elder Parent Health Care or Medical Power of Attorney</b>	<b>Covered</b>	<b>\$55</b>
<b>Elder Parent Revocable or Irrevocable Living Trust Document</b>	<b>Covered</b>	<b>\$310</b>
<b>Elder Parent Probate of Small Estate</b>	<b>Covered up to 2 hours with remainder at 25% discount</b>	<b>\$120</b>
<b>Residential Matters</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Purchase of Primary Residence</b>	<b>Covered</b>	<b>\$490</b>
<b>Sale of Primary Residence</b>	<b>Covered</b>	<b>\$365</b>
<b>Refinancing of Primary Residence</b>	<b>Covered</b>	<b>\$385</b>
<b>Vacation or Investment Home Purchase/Sale/Refinancing</b>	<b>Covered</b>	<b>\$425</b>
<b>Tenant Dispute</b>	<b>Covered subject to Managed Case Rules*</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>Tenant Security Deposit Dispute</b>	<b>Covered</b>	<b>\$850</b>
<b>Landlord Dispute with Tenant</b> • Pre-litigation activities • Trial Representation	<b>Covered up to 10 hours with remainder at 25% discount</b>	<b>\$595</b>
<b>Security Deposit Dispute with Tenant</b>	<b>Covered up to 10 hours with remainder at 25% discount</b>	<b>\$595</b>
<b>Construction Defect Dispute</b>	<b>Covered</b>	<b>\$425</b>
<b>Neighbor Dispute</b>	<b>Covered</b>	<b>\$765</b>
<b>Noise Reduction Dispute</b>	<b>Covered</b>	<b>\$765</b>
<b>Financial Matters</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Debt Collection Defense</b> • Pre-litigation defense activities • Trial defense	<b>Covered</b>	<b>• \$425 • \$850</b>
<b>Bankruptcy (Chapter 7 or 13)</b>	<b>Covered</b>	<b>\$935 maximum subject to Managed Case Rules*</b>
<b>Foreclosure</b>	<b>Covered</b>	<b>\$680</b>
<b>Tax Audit</b>	<b>Covered</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>

<b>Student Loan Refinancing/Collection Defense</b>	<b>Covered</b>	<b>\$420</b>
<b>Family</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Separation, Divorce, Civil Annulment</b> <ul style="list-style-type: none"> <li>• Uncontested Separation or Civil Annulment</li> <li>• Consent/default Divorce</li> <li>• Uncontested Divorce</li> </ul>	<b>Covered</b>	<b>\$595</b>
<b>Contested Divorce, as defined</b>	<b>Covered up to 28.5 hours with remainder at 25% discount</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>Post-Divorce Proceedings, as defined</b>	<b>Covered up to 28.5 hours with remainder at 25% discount</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>Prenuptial Agreement</b>	<b>Covered</b>	<b>\$680</b>
<b>Name Change</b>	<b>Covered</b>	<b>\$255</b>
<b>Guardianship/Conservatorship</b>	<b>Uncontested: Covered Contested: Covered</b>	<b>\$365 \$765</b>
<b>Governmental Agency Adoptions</b>	<b>Uncontested: Covered Contested: Covered</b>	<b>\$365 \$765</b>
<b>Stepparent Adoptions</b>	<b>Uncontested: Covered Contested: Covered</b>	<b>\$365 \$765</b>
<b>Juvenile Court Proceedings</b>	<b>Covered</b>	<b>\$470</b>
<b>Civil Matters</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Civil Litigation Defense</b>	<b>Covered subject to Managed Case Rules*</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>Incompetency Defense</b>	<b>Covered subject to Managed Case Rules*</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>Discounted Contingency Fees</b>	<b>10% discount on state maximum, or a maximum of 29% pre-trial, 36% at trial, or 40% in an appeal</b>	<b>Not Applicable</b>
<b>Mediation</b>	<b>10% discount on Mediator's hourly rates</b>	<b>Not Applicable</b>
<b>Criminal Defense</b>	<b>LegalEASE Plan Coverage Participating Attorney</b>	<b>LegalEASE Plan Coverage Non-Participating Attorney</b>
<b>Traffic Ticket</b>	<b>Covered</b>	<b>\$215</b>
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>	<b>Covered</b>	<b>\$425</b>

<b>Administrative Proceeding (resulting in Suspension or Revocation of License)</b>	<b>Covered</b>	<b>\$255</b>
<b>Misdemeanor Defense</b>	<b>Covered subject to Managed Case Rules*</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>
<b>DUI/DWI Defense</b>	<b>Covered subject to Managed Case Rules*</b>	<b>\$1,700 maximum subject to Managed Case Rules*</b>

Limitations apply.

The policy language listed herein is intended to provide a general overview of a typical LegalEASE policy. Please see your LegalEASE policy for specific coverage amounts and exclusions.

**\* Managed Case Rules**

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

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

**Exclusions**

The following benefits are excluded:

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

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

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

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

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

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

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

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

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to the Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; Virginia Surety Company, Inc. and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

Except for consultation, the Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member/Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

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

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details. ©2024 LegalEASE All rights reserved.