

MetLife Auto & Home

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

Group Legal Services Insurance: Declarations Pages

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Date of Declarations: **January 1, 2013**

Name and Address of POLICYHOLDER:

Valdosta State University
1250 North Patterson Street
Valdosta, GA 31698

Plan of Coverage: MetLaw

Group Legal Services Policy Number: 609/0426
Situs: This contract is governed by the laws of the state of Georgia.

CONTACTING HYATT LEGAL PLANS

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

Internet website: www.legalplans.com

Phone: **1-800-821-6400**

Mail: **1111 Superior Avenue**
Cleveland, OH 44114-2507

IMPORTANT DATES

Group Policy Effective Date: January 1, 2013

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through December 31, 2013.

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

Initial Contract Term: The initial term of the Group Legal Services Policy begins on the Effective Date and continues through December 31, 2015. During the Initial Contract Term, the Participation Fee rate(s) will not be changed. Thereafter Metropolitan may change the Participation Fee rate(s) on the Renewal Date.

Renewal Date: Beginning on January 1, 2016 and on each January 1st which occurs thereafter, this Group Legal Services Policy will be automatically renewed for a period of one year. Such renewals will continue until either party gives advance written notice of no less than three calendar months prior to a Renewal Date that it intends to end or seek to amend the Group Legal Services Policy effective on such Renewal Date. The Group Legal Services Policy may be ended or amended with less than the required number of days notice if both parties agree in writing.

ADDITIONAL DEFINITIONS

Eligible Employee means each employee who is regularly scheduled to work 30 hours per week or more at his or her regular place of employment.

Dependent means the Participating Employee's lawful spouse or Qualified Domestic Partner or Civil Union Partner and/or Child.

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

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

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

- unmarried;
- not employed on a full-time basis; and

Child (continued)

- dependent on the Participating Employee for over half of his or her financial support.

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

Limiting Age means:

- 19 years of age; or
- 26 years of age if the Child is a full-time student.

Qualified Domestic Partner or Civil Union Partner means a person who qualifies for coverage (a) as a domestic partner or civil union partner under another employee benefit plan provided by the Policyholder; or (b) as required by applicable law.

ADDITIONAL TERMS OF COVERAGE

Coverage for Dependents: is provided under this Plan.

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

Participation Fees: This is a Contributory plan. The Participation Fee is \$18.00 per month per Participating Employee with Dependent Coverage all of which is paid by the Participating Employee. The Due Date for the payment of Participation Fees to Us is the 1st day of each month beginning with the Participation Fee due January 1, 2013.

Dispute Resolution

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

If any dispute or controversy arises among:

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

it will be resolved as follows:

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

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

Enrollment Materials

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

If Coverage Ends Because of a Change in Employment Status

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

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

COVERED LEGAL SERVICES

ADVICE AND CONSULTATION

- Office Consultation
- Telephone Advice

CONSUMER PROTECTION

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

JUVENILE MATTERS

- Juvenile Court Defense

DEBT MATTERS

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

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearing
- Civil Litigation Defense
- Incompetency Defense

DOCUMENT PREPARATION

- Affidavits
- Deeds
- Demand Letters
- Mortgages
- Notes

DOCUMENT REVIEW

ELDER LAW MATTERS

FAMILY LAW

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

IMMIGRATION ASSISTANCE

PERSONAL INJURY

- Personal Injury (Discount)

REAL ESTATE MATTERS

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

TRAFFIC MATTERS

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

WILLS AND ESTATE PLANNING

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

FORMS AND ENDORSEMENTS:

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