

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, 2019**

Name and Address of POLICYHOLDER:

Trustees of Princeton University
100 Overlook Center, Suite 301
Princeton, NJ 08540

Plan of Coverage: MetLife Legal Plans

Group Legal Services Policy Number: 990-1339

Situs: The contract is governed by the laws of the state of New Jersey.

CONTACTING METLIFE LEGAL PLANS

You may contact the Plan Administrator, MetLife 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, 2019

Initial Plan Year: Begins on the Group Legal Services Policy Effective Date and continues through December 31, 2019.

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, 2021. 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, 2022 and on each January 1st which occurs thereafter, the 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 all active faculty and staff employees who work at least 50% or more of their regular work schedule of either 36.25 or 40 hours per week for five months or more or a post-doctoral research fellow regardless of duty time.

Dependent means the Participating Employee's lawful spouse or Qualified Civil Union Partner or Qualified Domestic 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 and not in a domestic partnership or civil union partnership or equivalent relationship.

Child (continued)

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 26 years of age.

Qualified Civil Union Partner means a person who is in a same-sex civil union partnership formed in New Jersey; or a same sex civil union partnership formed outside of New Jersey (regardless of what such relationship is called), that provides substantially all of the rights and benefits of marriage.

Qualified Domestic Partner means a person who qualifies for coverage (a) as a domestic partner under another employee benefit plan provided by the Policyholder; or (b) as required by applicable law. This includes persons in same-sex domestic partnerships formed in New Jersey and partnerships formed outside of New Jersey (regardless as to what such relationship is called) that provide some, but not all of the rights and obligations of marriage.

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 \$12.80 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, 2019.

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 to make an initial determination of Plan services and 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). Any interpretation of Plan terms can be reversed by an internal utilization review organization, a court of law, arbitrator or administrative agency having jurisdiction.

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 the policy for 12 months after such change if, within 30 days of the change, such Participating Employee contacts Us and makes a single payment equal to 12 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 Management Services
- Identity Theft
- Personal Bankruptcy
- Tax Audits

DEFENSE OF CIVIL LAWSUITS

- Administrative Hearing Representation
- 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)

PERSONAL INJURY

- Personal Injury (Discount)

REAL ESTATE MATTERS

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

TRAFFIC MATTERS

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

WILLS AND ESTATE PLANNING

- Living Wills
- Powers of Attorney
- Probate
- Wills and Codicil

FORMS AND ENDORSEMENTS:

MP&C GLS 09-DEC-NJ, MP&C GLS P 12-NJ, MP&C GLS 2012 Sch-NJ, MP&C GLS CERT 12-NJ