

LegalShield has offered legal and identity theft plans to employees of Armellini Express Lines, Inc. since 1996 through payroll deduction. Please review the following information to understand the value of this coverage available to you and your family.

Legal Plan \$4.37/week covers employee, spouse/domestic partner, never married dependent children living at home or full time college student up to age 26, dependent children under age 18 for whom member is legal guardian, physically or mentally challenged children living at home regardless of their age. Including a 24/7 emergency number for emergency situations.

CDL Plan \$6.91/week covers member, spouse/domestic partner in any vehicle they are licensed to operate.

IDShield-Identity Theft Individual Plan \$2.30/week covers employee only.

IDShield-Identity Theft Family Plan \$4.37/week covers employee, spouse/ domestic partner and up to 10 dependents to age 26. If added to either legal plan \$3.45/week

MEMBERPERKS are included with every membership at **no additional charge.** LegalShield members receive discounts from over 400 national and local merchants on everyday purchases. Members have the opportunity to save, on average, over \$2000 per year and can save you enough to pay for your membership for years to come.

To Enroll:

Complete the highlighted sections on the application, choose the plans you would like to enroll in, sign on the applicant and payroll deduction signature lines. Return your application to **HR or Smith & Terry Agency via fax 904-239-5467 or email to** <u>rjsmith@smithterry.com</u>.

For questions about the Legal or Identity Theft Plans please contact your representatives or visit their video website <u>www.8007297998.com</u>.

Rebecca Smith & Kenn Terry 904-262-2311 / 800-729-7998

LegalShield[®]

Basic Commercial Drivers Legal Plan

When you call your Provider Law Firm, they will locate an attorney to act on your behalf. Your Provider Law Firm has the support of qualified attorneys across the country who will help you protect your rights anywhere in the U.S.

Basic Commercial Drivers Legal Plan Benefits

Tragic Accident Representation

If you or your spouse is charged with a criminal act because of a serious traffic accident, a Commercial Drivers Legal Plan attorney will defend you in the court of original jurisdiction for the following charges:

- Manslaughter
- Involuntary manslaughter
- · Vehicular homicide
- Negligent homicide

License Reinstatement

You and your spouse have 2.5 hours of legal help from a Commercial Drivers Legal Plan attorney in each of the following situations:

- · You are denied a driver's license.
- · Your driver's license is cancelled, suspended, or revoked by the Department of Public Safety or Department of Motor Vehicles where a right to appeal is provided to you by statute.
- · Assistance is needed to reinstate or maintain a driver's license because of job-related or medical reasons.

Moving Violations

- · Defense of non criminal moving violations in the court of original jurisdiction.
- · Defense by an attorney located through your Commercial Drivers Legal Plan Provider Law Firm.
- · The attorney appointed for you is usually located in the area where you received the ticket.

DOT and Non-Moving Violations

You and your spouse are entitled to defense of non criminal citations issued in your motor vehicle including:

Logbook

Overlength

 Overwidth Overweight

Overheight

• Hazardous material

Equipment violations

- · Load spillage No placard
- Permit violations
- · No medical card
- No insurance
 - No motor carrier authority

Property Damage Collection

A Commercial Drivers Legal Plan attorney will help you or your spouse collect property damage claims of \$2000 or less for damage as a result of driving, riding in, or being struck by any motor vehicle or boat. · Covers minor damage to your car or truck.

• You may receive up to 2.5 hours of attorney time per incident.

Personal Injury Collection

A Commercial Drivers Legal Plan attorney will help you or your spouse collect personal injury claims of \$2000 or less for injuries resulting from driving, riding in, or being struck by any motor vehicle or boat. You may receive up to 2.5 hours of attorney time per claim.

CSA Consultation

You can consult with the Provider Attorney about any points assessed against your record by the Federal Motor Carrier Safety Administration (FMCSA) pursuant to regulations of the FMCSA's Compliance, Safety, Accountability (CSA) program. Plus, an attorney will handle a challenge of any assessed points at the Preferred Member discount rate.

All Other Transportation Related Legal Work

You and your spouse can receive this and any other transportation-related legal work not specifically covered by this plan at a 25% discount from the Provider Law Firm's standard hourly rate. Members are responsible for paying court costs, fines and related fees.

> For More Information, **Contact Your Independent Associate**

Rebecca Smith & Kenn Terry 800-729-7998 rismith@smithterry.com

Additional Information and Exclusions:

Benefits are available on the eleventh (11th) day after the date of enrollment. Matters occurring before the 11th day will be considered pre-existing conditions.

The driver and their spouse are protected by one low monthly fee All benefits are subject to the following conditions and exclusions: Any fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses are at the member's expense. Preexisting conditions, charges of DUI/DWI related matters, drug-related matters, hit-and-run related charges, leaving the scene of an accident, and unmeritorious cases are excluded. Also excluded are acts or omissions performed in the commission of any crime under any municipal, state, or federal statute, except as otherwise specifically provided for and covered within the contract

Moving: Representation provided in the court of original jurisdiction. Representation provided for you and your spouse if you are properly licensed, insured, and are operating a motor vehicle with the express consent and permission of the owner of the vehicle. In order to receive legal services under this benefit, you must call your Provider Law Firm by phone within three (3) business days

of receiving the citation. Appeals are not covered. Personal Injury and Property Damage Assistance: Driver's license and personal injury assistance are limited to two and one-half (2-1/2) hours of lawyer time per claim and do not include the filing of a lawsuit and exclude personal injury and property claims that exceed \$2,000. Applies to claims arising as a result of driving, riding in, or being struck by any motor vehicle. All Other Transportation Related Legal Work: Depending on your legal needs, a retainer may be required by your Provider Law Firm prior to services being rendered under this discount. Your Provider Law Firm is responsible for determining the amount of the retainer and any other anticipated costs. Other costs you may incur include fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses. These costs are your responsibility and are not included as part of membership benefits. Your Provider Law Firm cannot provide any legal services until payment of the retainer and other costs have been made. If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case

Plan not available in AK, HI, MA and NV. Plan is available in NY and includes an additional monthly handling fee.

The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview this plan. Please consult the plan contract for actual terms, coverage, amounts, conditions, and exclusions.

Contracts issued by: Pre-Paid Legal Services, Inc. and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation

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What Your Legal Plan Covers

Advice, Consultation & Representation

Landlord not treating you fairly or maybe getting the run-around on an insurance claim? Your team of lawyers can help with these services;

Advice

Phone consultations with your law firm for any personal legal matter, even pre-existing matters.

Letters and Phone Calls on Your Behalf Available at the discretion of your provider lawyer

Contract and Document Review

Contract/document review up to 15 pages each

Representation

Representation from law firm of lawyers if you or your spouse are named defendant/respondent in a covered civil action is just another way your legal plan protects you.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300

24/7 Emergency Assistance

Legal Emergency? Yes, your legal team even services you 24/7/365 days a year in the following emergency situations:

- Arrested or detained
- Seriously injured in an auto accident
- Served with a criminal warrant
- State attempts to take your child(ren)

Family Matters

Relationships can be complicated so let your team of lawyers work out the details.

Uncontested Name Change Assistance* Preparation and if required, representation at the initial hearing by your provider law firm for uncontested name change. Uncontested Adoption Representation*

Representation by your provider law firm for uncontested adoption proceedings

Uncontested Separation/Divorce Representation*

Representation by your provider law firm for uncontested legal separation, uncontested civil annulment and uncontested divorce proceedings

Document Preparation

Let your law firm assist with getting your legal paperwork in order before a problem arises. Your membership provides document preparation from a lawyer for:

Standard Will Preparation

- Will preparation/annual reviews and updates
- Living Will
- Health Care Power of Attorney
- Durable Power of Attorney

Residential Loan Document Assistance

Mortgage documents (as required of the borrower by the lending institution) prepared by your provider law firm for the purchase of your primary residence

Traffic

Accidents happen. So, do speed traps. Your LegalShield membership provides lawyer assistance when you are faced with the following situations:

Moving Traffic Assistance

- Non-criminal moving traffic violation assistance
- Motor vehicle-related criminal charge assistance
- 2.5 hours to help with driver's license reinstatement
- 2.5 hours to help with property damage collection assistance of \$5,000 or less per claims
- Available for members with a valid driver's license and driving a non-commercial motor vehicle

IRS

IRS and taxes don't have to be frightening with a team of lawyers on your side.

IRS Audit Assistance

- 1 hour of advice, consultation and assistance when notified of an audit
- 2.5 hours of additional assistance if a settlement is not achieved in the first thirty days
- 46.5 hours of assistance if your case goes to court
- Coverage for this service begins with the tax return due April 15th of the year you enroll

Additional Benefits

Additional legal coverage needed? Don't worry, your legal membership has that too!

25% Preferred Member Discount

 25% preferred member discount is provided off the provider's standard hourly rate. You can live more and worry less knowing you may continue to use your provider law firm for legal situations that extend beyond what is already outlined. Your law firm will let you know when the 25% discount applies, so you are never surprised with an unexpected bill.

*These services are available 90 consecutive days from the effective date of your membership. This plan provides personal legal assistance; however plans providing business services are also available.

Who We Cover:

Legal Plan:

- The member
- The member's spouse/domestic partner
- Never-married dependent children under age 26 living at home
- Dependent children under age 18 for whom the member is legal guardian
- Never married, dependent, children who are full-time college students up to age 26
- Physically or mentally disabled children living at home

Access LegalShield on the go!

The LegalShield app puts your law firm in the palm of your hand. Tap to call your law firm directly, access free legal forms, and send info directly to your law firm with features like Prepare Your Will and Snap (for speeding tickets). The LegalShield app makes it easy to access legal guidance you can trust.



Download the free app from the App Store or Google Play.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE: Rebecca Smith & Kenn Terry 800-729-7998 Office / 904-237-1070 Cell rjsmith@smithterry.com / www.8007297998.com

I IDShield[®]

Identity Consultation Services

As a member, you have unlimited access to identity consultation services provided by our licensed private investigators. The investigator will advise you on best practices for identity management tailored to your specific situation. Consultative services include:

Privacy and Security Best Practice

- Consult on best practices for the use and protection of your Social Security number and Personally Identifying Information (PII).
- Provide consultation on current trends, scams and schemes related to identity theft and fraud issues.
- Discuss best practices for financial transactions, online activities and consumer privacy.
- Provide the knowledge to help protect your identity and to inform you of your rights under federal and state laws.
- Help interpret and analyze your credit report and take steps to reduce pre-approved credit offers.
- Consult on public record inquiries, background searches or credit freeze issues.

Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data Exposure/Data Breach
- Safeguards

Alerts and Notifications

- Monthly identity theft updates to help educate and protect
- Data breach notifications

Consultation services are limited to the solutions, best practices, legislation and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by our licensed private investigators.

Privacy Monitoring

Black Market Website Surveillance (Internet Monitoring)

Monitors global black-market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds or your PII, looking for matches of name, date of birth, Social Security number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and medical ID numbers (up to 10).

Address Change Verification

Keeps track of a personal mailing address and sends an alert when a change of address has been requested through the United States Postal Service.

Social Media Monitoring

Monitors multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks like the exposure of PII, including street address, date of birth or Social Security number, as well as reputational risks like foul language, drug and alcohol references, or discriminatory terms.

Security Monitoring

Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds for PII, looking for matches of Social Security number, credit card numbers (up to 10) and bank account numbers (up to 10).

Court Records Monitoring

Detects criminal activity that may be associated with your personal information, sending an alert when signs of potential criminal identity theft are recognized.

Credit Monitoring

New! High Risk Account Monitoring.

As a member, you have access to continuous credit monitoring through TransUnion. Monitoring can be accessed immediately via the member's service portal dashboard on myidshield.com or through the free IDShield mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification

Credit Inquiry Alerts New! Instant Hard Inquiry Alerts.

Members will be notified via email when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment or even an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without your authorization.

Monthly Credit Score Tracker

You'll receive a monthly credit score report from TransUnion that plots your score month-by-month on a graph, giving you the ability to see how your credit scores have changed over time, along with score factors that provide insight into what events may have caused your credit score to change.

Payday Loan Monitoring

Alerts you when your personal information is associated with short-term, payday or similar cash-advance loans.

Password Manager

IDShield Vault allows you to manage and generate passwords. With a browser plugin installed, IDShield Vault will also autofill known passwords when browsing on the web and sync across devices to provide secure auto backup.

Employee Family Plan Coverage

Minor Identity Protection (Formerly Safeguard for Minors - Family Plan only)

Allows parents/guardians of up to 10 dependents under the age of 18 to monitor for potentially fraudulent activity associated with their child's SSN. Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 States including: real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/ court proceedings, bankruptcies, liens and judgements. Parents/ Guardians are provided a baseline scan, with subsequent alerts and notifications thereafter.

Dependent Identity Theft Protection (Ages 18 to 26 - Family Plans only)

If you have dependents between the ages of 18-26, that either live at your home or are a full-time student and have never been married, they are still eligible for protection. Dependents who fall under this category will receive unlimited consultation and complete restoration by our licensed private investigators. Note that monitoring is not available for dependents in this category.

Identity Restoration

Our Licensed Private Investigators perform the bulk of the restoration work required to restore a member's identity to pre-theft status.

IDShield Service Guarantee

We don't give up until your identity is restored.

Note: Purchase of IDShield requires member to have a valid email address.

The following are excluded from the services: **LEGAL REMEDY** - Any stolen identity event where the victim is unable or unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. **DISHONEST ACTS** - Any dishonest, criminal, malicious or fraudulent acts, if the member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. **FINANCIAL LOSS** - Membership services do not cover any financial losses attributed to the stolen identity event, including but not limited to, money stolen from a wallet or other monetary losses, unauthorized purchases of retail goods or services online, by phone, by mail or direct. **BUSINESS** - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity. **DORMANCY OR INACTIVITY** - If the victim cannot or does not provide the items required to open a case, or having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated for the purpose of ID restoration. **INCURABLE** - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a "no fly" list) IDShield cannot promise removal of the victim's name. Legal services.

Marketed by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: LS, Inc.; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation

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Group #: 21954 Effective Date://		CHECK ONE \Box Pre-Paid Legal Services [®] , Inc. \Box Pre-Paid Legal Casualty TM , Inc.	
Effec	tive Date://	□ Pre-Paid Legal Casualty [™] , Inc.	
		□ Pre-Paid Legal Services of Tennessee, Inc.	
		□ Pre-Paid Legal Services, Inc. of Florida	
		□ National Pre-Paid Legal Services of Mississippi, Inc.	
Τ		Legal Service Plans of Virginia, Inc.Ohio Access to Justice, Inc.	
Le	galShield	administered by Pre-Paid Legal Services [®] , Inc.	
	Worry Less. Live More.	CHECK ALL THAT APPLY* Weekly Deductions	
			*Some plans may not be available in
		CDL Plan \$6.91-covers driver & spouse only Legal Plan \$4.37-covers all eligible family members	certain states.
EMPLOYEE	E BENEFIT MEMBERSHIP APPLICATION	IDShield Individual \$2.30	тр 🗖
		IDShield Family \$4.37	IR 🗖
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Today's Date		Assigned Associate Number	
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Time of Day	A.M. (Circle One) P.M. (Circle One)	Associate SSN Number (If Licensed) Associate License Number (In Florida) Business Phone	
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	For internal use only by PPLSI. Our privacy policy is available upon	request. Signature of Associate X	
Name Last		Applicant: Lunderstand that the written contract acts forth the to	rmo of my momborchin
		Applicant: I understand that the written contract sets forth the te including any exclusions or limitations, and agree to be bound by the sa	me. I further understand
First Mailing Apt. /		that the company will mail the written contract to me at the address not fourteen days. If I have not received my contract within that time frame,	
Address Ste.#		responsibility to call the LegalSheild Home Office at 1-800-654-775 written contract, together with this application, constitutes the entire	
Stree		company and the member with respect to the membership, and th	ere are no agreements,
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City		In Florida, any person who knowingly and with intent to injure, defrau- files a statement of claim or an application containing any materia	
State	ZIP + 4	• •	
Primary Member		I hereby acknowledge that on this date, I purchased this	plan in the city of
Date of Birth	Month Day Year	Palm City in the state of <u>FL</u> . By I certify I am legally residing in the United States of America.	signing this application
	Month Buy real		
Spouse Last		Signature of Applicant X	
First	MI	Dependents	/ /
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Personal			
Email Address		Employer Armellini Express Lines	, Inc.
	Provide your personal email address to receive a digital membership k address required for identity theft members. LegalShield will not sell y		
	address or personal information of any kind to third party vendors.		

payroll deduction authorization-

I hereby authorize my employer <u>Armellini Express Lines, Inc</u> City <u>Palm City</u> State <u>FL</u> to deduct <u>s</u> per week from my earnings for my LegalShield, and subsidiaries membership and to remit such amount directly to LegalShield. I agree that my employer will not be responsible or liable for my decision to purchase the LegalShield membership or the services provided through my membership and that my employer's sole responsibility is to withhold and pay my membership fee to LegalShield.

Print name		
Date	Applicant signature:	Х



E BIG AND COVER THE COST OF YOUR MEMBERSHIP

On average, members can save over \$2,300 annually by tapping into thousands of exclusive offers from

