MetLife

Metropolitan General Insurance Company
700 Quaker Lane, Warwick, RI 02886

Group Legal Services Policy
Wills and Estate Resolution Services

This is a policy of group legal services insurance by and between the Policyholder and Metropolitan General Insurance Company (Metropolitan), a Rhode Island company with its principal place of business at 700 Quaker Lane, Warwick, Rhode Island, 02886.

Name and Address of Policyholder: Cobb County Government, 100 Cherokee Street NE, Marietta, GA, 30090

Group Legal Services Policy Number: MLP-252175-1-G

Situs: This policy is governed by the laws of the state of Georgia.

In return for the payment of Participation Fees, Metropolitan will provide insurance for the Covered Legal Services described in this policy.

Important Dates

Group Policy Effective Date: January 1, 2024

Initial Plan Year: Begins on the Group Policy Effective Date and continues through December 31, 2024.

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

Renewal Date: means January 1, 2025 and on each January 1st which occurs thereafter. On the Renewal Date this Group Legal Services Policy will be automatically renewed for a period of one year. Subject to the "End of Insurance Provided By This Policy" provision, 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 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.

Definitions

As used in this policy, defined terms will have the meaning specified whenever they appear with initial capitalization. The plural use of a term defined in the singular will share the same meaning.

Covered Legal Services means the following services:

- Estate Resolution Services - Certain probate services to be made available to the Eligible Employee's or the Spouse's estate upon the Eligible Employee's or the Spouse's death, respectively. These services provide representation and payment of legal fees for the executor or administrator of the Eligible Employee's or the Spouse's estate and include all court proceedings needed to transfer probate assets from the Eligible Employee's or the Spouse's estate to the Eligible Employee's or the Spouse's heirs, respectively; the correspondence necessary to transfer non-probate assets such as proceeds from insurance policies, joint bank accounts, stock accounts or a house; and associated tax filings. The service also includes telephone and office consultations with beneficiaries related to probating the covered estate.

- Will Preparation - A service covering the preparation of wills, codicils, living wills and powers of attorney (when the Eligible Employee or the Spouse is granting the power) for the Eligible Employee or the Spouse. The creation of any testamentary trust is covered. The service does not include tax planning.

Definitions (continued)

Eligible Employee means each employee of the Policyholder who is insured under the Policyholder's plan of group supplemental life insurance with Metropolitan Life Insurance Company.

Legal Services Plan or Plan means this policy to provide insurance for Covered Legal Services.

MetLife means Metropolitan Life Insurance Company.

Metropolitan means Metropolitan General Insurance Company.

Plan Attorney means an attorney who has contracted with Metropolitan or the Administrator to provide Covered Legal Services.

Spouse means the Eligible Employee's lawful Spouse or Qualified Domestic Partner or Civil Union Partner.

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 provided by the Policyholder or (b) as required by applicable law

We, Us and **Our** means MetLife Legal Plans, Inc. Administrative services are provided under this policy by MetLife Legal Plans, Inc. ("MetLife Legal Plans"), a Delaware Corporation and an affiliate of Metropolitan. Any reference to MetLife Legal Plans is as the administrator of the Covered Legal Services provided under this policy.

Plan Participation

This is a Non-Contributory plan. This means that Eligible Employees are not required to pay any part of the Participation Fees set forth below. All Eligible Employees participate in the Plan.

The Policyholder must provide MetLife Legal Plans or Metropolitan with a list of Eligible Employees at times and in a form, as mutually agreed upon. The Policyholder will make all decisions regarding whether a person is an Eligible Employee. MetLife Legal Plans and Metropolitan may accept and rely on such decisions.

Participation in this Plan may not be required as a condition of employment and no employee may be discriminated against or coerced for failure to participate.

Certificate

Metropolitan will provide the Policyholder with a certificate to deliver to Eligible Employees. Such certificate will be attached to the policy and will outline the provisions of the insurance and describe the Covered Legal Services provided.

Participation Fees

In consideration of the insurance provided under this Plan, Participation Fees must be paid to Metropolitan. The Policyholder and Metropolitan have agreed that Participation Fees for the insurance under this Plan will be paid by MetLife pursuant to an agreement made between Metropolitan, MetLife Legal Plans and MetLife. MetLife will continue to pay participation fees on behalf of an Eligible Employee so long as the Policyholder's plan of Supplemental Life Insurance with MetLife remains in effect or until another date agreed to by MetLife and the Policyholder.

The Participation Fee is: $ 0.15 per month per Eligible Employee.

Grace Period

This policy will not be terminated for MetLife's failure to pay Participation Fees .

Covered Legal Services

Covered Legal Services may be provided by a Plan Attorney or by a non-Plan Attorney.

Once MetLife Legal Plans is notified that a non-Plan Attorney is to be used, MetLife Legal Plans will provide a claim form and informational material including a Non-Plan Attorney Fee Schedule. If Covered Legal Services are provided by a non-Plan Attorney, payment will be made in accordance with the amounts set forth in the "Non-Plan Attorney Fee Schedule" as maintained by MetLife Legal Plans. However, in no event will an amount greater than the sum of the legal fees actually incurred be paid. The plan member, administrator or executor will be responsible for making payment to the non-Plan Attorney for any expenses or costs and/or fees incurred in excess of the amount paid by MetLife Legal Plans.

Exclusions

Excluded services are those legal services that are not provided under the plan. No services can be provided for the following matters:

- Matters in which there is a conflict of interest between the estate of the Eligible Employee or the Spouse and the Policyholder;
- Matters in which there is a conflict of interest between the executor, administrator, any beneficiary or heir and the deceased's estate;
- Any employment-related matter, including Policyholder or statutory benefits;
- Will Contests or litigation outside Probate Court;
- Any dispute with the Policyholder, MetLife and affiliates and Plan Attorneys;
- Appeals;
- Costs, expenses to a third party or fines; or
- Frivolous or unethical matters.

Entire Contract

This policy, the certificate and any attached schedules, endorsements, exhibits, and amendments will constitute the entire contract.

End Of Insurance Provided By This Policy

1. Upon providing written notice of intent to end this policy of no less than three calendar months prior to the Renewal Date, this policy and the insurance provided under it may be terminated by either party on any Renewal Date, except that the Group Legal Services Policy may end with less than three calendar months notice if both parties agree in writing.

2. The insurance under this policy will be terminated on the date the Policyholder's plan of group supplemental life insurance with MetLife ends.

End Of Insurance Coverage For An Eligible Employee

Insurance coverage provided to an individual Eligible Employee will end upon the first of the following to occur:

- the date this policy terminates;
- the date the individual ceases to be an Eligible Employee.

Additional Policyholder Responsibilities

The Policyholder will be responsible for any filings required of the Policyholder by:

- the Internal Revenue Service;
- the Department of Labor or any federal agency; or
- any agency of a state government claiming jurisdiction over the Policyholder.

Upon request, MetLife Legal Plans or Metropolitan will provide to the Policyholder information they possess that the Policyholder needs to make such required filings.

Changes

No change to this policy will be valid unless approved by an officer of Metropolitan. Changes requiring the agreement of Metropolitan and the Policyholder must be signed by an officer of the Policyholder and by an officer of Metropolitan. Each change must be in writing and must be endorsed on or attached to this policy.

No agent, broker, or sales representative may make any change in this policy or waive any of its provisions.

Other Important Information

Plan Attorneys may not request or accept additional compensation for providing Covered Legal Services, except for payments required to be made to third parties, which shall be the responsibility of the estate of the deceased Eligible Employee or Spouse. Except for costs and payments required to be made to third parties, Metropolitan will be liable for payment to Plan Attorneys for providing Covered Legal Services.

If a claim is denied in whole or in part, MetLife Legal Plans may be asked to provide a written statement with the reason(s) for the denial and with information as to the steps that need to be taken to appeal the denial.

Complaints regarding the conduct of an attorney who provides Covered Legal Services under the Plan may be made to the state bar association.

Nothing contained in this policy is intended to interfere with freedom of choice in the selection of an attorney or with the attorney-client relationship.

Signatures

The undersigned, being authorized to do so and having reviewed this policy, execute it agreeing to its terms and intending to be bound on the Effective Date.

POLICYHOLDER

By: _____ Title: _____ Date: _____

METROPOLITAN GENERAL INSURANCE COMPANY

By:

President

Secretary