

2009

**Employee
Benefits Program**

Legal Services Plan

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Important Information

This Is Only A Summary

This booklet is a summary of the Legal Services Plan (“plan”), which is a component benefit program under the Travelers NonTrusteed Employee Benefit Plan. The plan operates under a detailed legal document and a group insurance contract. A summary cannot deal with every set of circumstances. If this summary is incomplete in some respect, or can be read to be inconsistent with the legal document or the insurance contract, the legal document or insurance contract will control (see the section titled “Role of Insurer” later in this booklet for more information).

A copy of the legal document and the insurance contract are available for review from the Travelers Employee Services Unit.

It Describes Current Plan Terms

This booklet describes the terms of the plan in effect as of January 1, 2009.

Not An Employment Contract

The plan is not a contract of employment or a guarantee of continued employment for any definite period of time.

Right To Interpret

Travelers, its Administrative Committee, and others have broad discretionary authority to make factual determinations and to interpret the plan.

Administrative Committee

The “Administrative Committee” is a person or committee appointed to this position in accordance with the terms of the plan. Currently, the Administrative Committee consists of a single person – the Executive Vice President – Human Resources of Travelers.

Oral Or Other Unofficial Modifications Are Not Permitted

The legal document governing the plan cannot be modified by oral statements made by anyone, or by unofficial communications (such as e-mail or mailings) or other contracts (such as employment agreements or stock or asset purchase agreements). The plan can only be amended by official amendments. Amendments can only be adopted by authorized persons, such as the Board of Directors, the Chief Executive Officer, or others to whom the Board or the Chief Executive Officer has delegated amendment authority.

Eligibility, Entry And Cost

Eligibility

You are eligible to participate in the plan if you are:

- A regular status, salaried employee of Travelers or a participating affiliate; and
- You are scheduled to work at least 20 hours per week, or 50% of a full-time equivalent schedule if your office's workweek is less than 40 hours per week.

The "participating affiliates" currently are:

- Travelers Indemnity Company
- The Premier Insurance Company of Massachusetts (also known as Travelers of Massachusetts)
- First Floridian Auto and Home Insurance Company (also known as Travelers of Florida)
- TCI Global Services, Inc.

The following groups of people are not eligible to participate in the plan:

- TRAVTemps
- Any employee classified as an "intern"
- Any employee who is:
 - Paid from a payroll system other than the U.S. payroll system of Travelers;
 - A local national employee – that is, citizen of another country who is not working in the United States (including any such individual who has dual citizenship and thus is also a citizen of the United States, unless he or she is an expatriate on assignment from the United States); or
 - A citizen of a country other than the United States who is working on temporary assignment in the United States, as determined under the employment policies of the company.
- Individuals employed with, performing services through, or paid by a third-party (such as an employee leasing or staffing agency)
- Individuals performing services pursuant to a contract or agreement (whether verbal or written) which provides that he or she is an independent contractor or a consultant.

When Coverage Begins

Your coverage begins on the latest of the following days:

- The day you become eligible for the coverage, if you apply on or before that date or within 31 days after the date you become eligible
- The first day of a calendar year, if you enroll during the annual benefit enrollment period

You must maintain coverage for the entire year. You may not elect to discontinue coverage during the year for any reason, including a Qualified Status Change.

Cost

You pay the entire cost of the plan through automatic post-tax payroll deductions.

What The Plan Covers

The plan provides you and your covered dependents access to a variety of legal services provided by ARAG®. The attorney fees for most covered matters are 100% paid-in-full, without copayments or deductibles when you use a Network Attorney. Covered services include wills, property protection and transfers, powers of attorney, guardianship, dissolution of marriage, IRS audit protection and more. Telephone legal advice and consultation and online legal resources are also provided.

Legal Services Available To You

If you need preliminary information about a legal situation, or you don't know whether you need to meet with an attorney, you can call the plan's toll-free number to speak to a Network Attorney. Information and assistance is available for the following:

Telephone Legal Advice and Consultation

You can receive toll-free telephone advice on how the law relates to your personal legal matters and which actions may be taken. You can also receive legal services through follow-up telephone calls and correspondence to third parties related to your personal legal matters. Telephone Legal Advice and Consultation includes the following:

Document Preparation

You can receive telephone assistance with the preparation of the following documents:

- Special powers of attorney and revocations
- Childcare authorizations
- Challenge to denial of credit
- Bad check notice
- Promissory notes and affidavits related to your personal property
- Bills of sale related to your personal property

Document Review

You can receive legal services to review legal documents, up to four pages, related to your personal legal matter, except those related to trusts or real estate property transfers.

Standard Will and Telephone Legal Assistance

You can receive, upon your request, from a Network Attorney, legal assistance which includes the preparation and review of:

- Standard will documents including testamentary support trusts for minor children
- Durable powers of attorney
- Health care powers of attorney and revocation
- Living wills, advanced health care directives

What The Plan Covers

Identity Theft Services

You can receive toll-free access to a Certified Identity Theft Case Manager who will:

- Explain what identity theft is and how to prevent it
- Provide resources to minimize and recover from identity theft
- Explain relevant plan coverages
- Provide Identity Theft Prevention
- Provide an Identity Theft Victim Action Kit
- Monitor and follow-up on the situation

Immigration

You can receive toll-free telephone access to an Immigration Case Manager who will explain the immigration benefit, provide educational and administrative materials, provide practical and cautionary information and monitor and assist you with immigration issues.

You can also receive toll-free telephone advice from an immigration law firm on how immigration law relates to your legal matter and what actions may be taken. You can receive advice regarding the following:

- General immigration process education and guidelines
- Advice on filing and processing of applications or petitions, including which forms should or should not be filed
- Laws and regulations governing various types of immigration benefits, including asylum, adjustment of status, business visas and employment authorizations
- Advice and information to individuals facing deportation and removal proceedings
- Breaking issues in immigration law including changes in the law and programs for immigration benefits

For immigration matters that can't be handled over the phone, or if you need to see a state-specific immigration attorney, Network Attorneys will offer up to a 25% reduced rate for specific services. The Network Attorneys will bill you directly.

Online Legal Tools and Resources

You will receive access to:

- The Law Guide – A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.
- Do-It-Yourself Legal Documents™ – This online legal library provides the convenience and control of preparing legally valid documents yourself.
- Attorney Finder – Assists you in finding counsel when you need to see an attorney.

Reduced Fees For Non-Covered Matters

Reduced fees of at least 25% for legal representation and other legal issues are available for non-covered matters subject to reduced fee exclusions when using a Network Attorney.

Access to Network Attorneys is subject to availability. You are encouraged to contact ARAG to determine your proximity to a Network Attorney within legal practice areas.

Payment of attorney fees is handled directly between you or your covered dependent and the Network Attorney.

Legal Matters Covered Under The Plan

If you know that you need legal representation, the following legal matters are covered under the plan:

Description of Service	Benefits if you use a Network Attorney	Benefits if you use an attorney not in the ARAG Network
Court adoption proceedings (Legal services rendered to you and/or your insured spouse or domestic partner in court proceedings to become adoptive parent(s))		
<ul style="list-style-type: none"> Uncontested proceedings: Advice, negotiations, office work, and court representation 	Paid-in-full	\$300*
<ul style="list-style-type: none"> Contested proceedings: Advice, negotiations, office work, and court representation 	Paid-in-full	\$1,500**
Dissolution of marriage (Legal services rendered to you in a divorce, legal separation and/or an annulment of marriage. This benefit includes payment of attorney fees incurred in the preparation, review and negotiation of Qualified Domestic Relations Orders (QDROs))		
<ul style="list-style-type: none"> Uncontested divorce: Advice, negotiations, office work and representation at final court hearing 	Paid-in-full***	\$840*
<ul style="list-style-type: none"> Contested divorce: Advice, negotiation, office work and court representation 	Paid-in-full (Up to 15 hours per event; additional hours billed by Network Attorney at ARAG contract rate.)	\$840*
Guardianship/Conservatorship (Legal services rendered to you in court proceedings for appointing a guardian or conservator)		
<ul style="list-style-type: none"> Uncontested proceeding: Advice, negotiations, office work, and court representation 	Paid-in-full	\$300*
<ul style="list-style-type: none"> Contested proceeding: Advice, negotiations, office work, and court representation 	Paid-in-full	\$1,500**
Juvenile court proceedings (except traffic matters) (Legal defense of an insured child in juvenile court proceedings, legal defense of parental responsibilities in juvenile court proceedings)		
<ul style="list-style-type: none"> Advice, negotiations, office work and court or administrative hearing representation 	Paid-in-full	\$600*
Name change proceedings <ul style="list-style-type: none"> Advice, negotiations, office work, and court representation 	Paid-in-full	\$240*
Will(s) and durable powers of attorney <ul style="list-style-type: none"> Individual Standard Will: Includes testamentary support trust provisions for dependent children and the powers of attorney that are required and prepared at the same time as the will 	Paid-in-full	\$125

Legal Matters Covered Under The Plan

Description of Service	Benefits if you use a Network Attorney	Benefits if you use an attorney not in the ARAG Network
<ul style="list-style-type: none"> Husband and Wife Standard Wills: Includes testamentary support trust provisions for dependent children and the powers of attorney that are required and prepared at the same time as the will(s) 	Paid-in-full	\$150
<ul style="list-style-type: none"> Complex Will Preparation - Individual Will or husband and wife Will(s): Includes at least one of the following: provisions to minimize estate taxation or a trust other than a support trust. Services for estate and tax planning unrelated to the trust document are not covered under this benefit 	Paid-in-full	\$300*
<ul style="list-style-type: none"> Codicil (amendment to a Will) 		
<ul style="list-style-type: none"> Amendment to a single document 	Paid-in-full	\$40
<ul style="list-style-type: none"> Amendment(s) to spousal documents (2) 	Paid-in-full	\$60
<ul style="list-style-type: none"> Living Will 		
<ul style="list-style-type: none"> Single document 	Paid-in-full	\$35
<ul style="list-style-type: none"> Spousal document (2) 	Paid-in-full	\$50
<ul style="list-style-type: none"> Powers of Attorney 	Paid-in-full	\$90
Consumer protection (Legal disputes about written or implied contracts involving the acquisition, lease, use or financing of goods and services, including debt collection defense)		
<ul style="list-style-type: none"> Advice, negotiations, and office work prior to a lawsuit being filed 	Paid-in-full	\$240*
<ul style="list-style-type: none"> Advice, negotiations, office work, and court representation after a lawsuit is filed 	Paid-in-full	\$1,800**
Property protection Legal disputes:		
<ul style="list-style-type: none"> ✓ about contracts or obligations for the purchase, sale or financing of your primary residence; 		
<ul style="list-style-type: none"> ✓ with a neighbor about property rights and property titles related to your primary residence; 		
<ul style="list-style-type: none"> ✓ with your landlord about your rights as a tenant of your primary residence, including eviction defense; 		
<ul style="list-style-type: none"> ✓ about contracts or obligations for the transfer of your personal property or about your personal property rights. 		

Legal Matters Covered Under The Plan

Description of Service	Benefits if you use a Network Attorney	Benefits if you use an attorney not in the ARAG Network
<ul style="list-style-type: none"> Advice, negotiations, and office work prior to a lawsuit being filed 	Paid-in-full	\$240*
<ul style="list-style-type: none"> Advice, negotiations, office work, and court representation after a lawsuit is filed 	Paid-in-full	\$1,800**
Property transfers <ul style="list-style-type: none"> Sale of Your Primary Residence: Review of documents, preparation of final contract for sale and attendance at closing 	Paid-in-full	\$360*
<ul style="list-style-type: none"> Purchase of Your Primary Residence: Review of documents, preparation of final contract for purchase and attendance at closing, including construction loans 	Paid-in-full	\$360*
<ul style="list-style-type: none"> Document Preparation and Review: 		
<ul style="list-style-type: none"> Preparation and review of deeds and mortgages, except those related to refinancing of real estate property or which are otherwise covered by the legal plan 	Paid-in-full	\$60 per doc
<ul style="list-style-type: none"> Preparation and review of promissory notes and affidavits related to your property, lease contracts (lessee only), consumer credit and/or installment sale contracts 	Paid-in-full	\$60 per doc
Criminal misdemeanor protection (Legal defense against criminal misdemeanor charges, except those involving motorized vehicles)		
<ul style="list-style-type: none"> Legal services and court representation prior to trial 	Paid-in-full	\$400*
<ul style="list-style-type: none"> Court representation at trial 	Paid-in-full	\$1,200**
Driving privilege protection—without DWI (Legal defense against traffic misdemeanor charges which will directly result in the suspension or revocation of driving privilege (except when charged with or related to driving while impaired by, or under the influence of, drugs or alcohol))		
<ul style="list-style-type: none"> Legal services and court representation prior to trial 	Paid-in-full	\$400*
<ul style="list-style-type: none"> Court representation at trial 	Paid-in-full	\$1,200**
(Legal disputes involving the suspension or revocation of your driving privilege in administrative proceedings and/or legal representation involving the reinstatement of your driving privilege in administrative proceedings (except in relation to driving while impaired by, or under the influence of, drugs or alcohol))		

Legal Matters Covered Under The Plan

Description of Service	Benefits if you use a Network Attorney	Benefits if you use an attorney not in the ARAG Network
<ul style="list-style-type: none"> Advice, negotiations, and office work prior to administrative hearing 	Paid-in-full	\$240*
<ul style="list-style-type: none"> Representation at administrative hearing 	Paid-in-full	\$720*
IRS Audit protection (Legal services involving personal tax Internal Revenue Service audits for which you receive written notice while your certificate of insurance is in effect and which relate to your personal tax return)		
<ul style="list-style-type: none"> Advice consultation and negotiation 	Paid-in-full	\$420*
<ul style="list-style-type: none"> Representation at an IRS audit 	Paid-in-full	\$900*
IRS collection defense (Legal defense against collection actions by the Internal Revenue Service)		
<ul style="list-style-type: none"> Legal services and court representation prior to trial 	Paid-in-full	\$1,800*
<ul style="list-style-type: none"> Court representation at trial as a defendant 	Paid-in-full	\$1,200**
Major trial Major trial beginning with the 4th day of covered contested court proceedings	Included within above benefits	\$100,000 (\$400 per 1/2 day of trial)
Reduced contingency fees Network Attorney will represent an insured under a contingent fee arrangement where the contingent fee cannot exceed 25% of the net recovery if successfully resolved before or after trial, or cannot exceed 30% of the net recovery if successfully resolved only after an appeal.	25%/30%	N/A

* Indemnity benefits are paid at \$60 per hour up to the stated amounts.

** Most trial indemnity benefits are reimbursed at a maximum of \$1,200 for up to three days of trial reimbursed at \$200 per 1/2 day of trial unless otherwise noted.

*** Uncontested divorce is paid-in-full per Network Attorney contract with ARAG.

Limitations and exclusions apply

Limitations and exclusions apply. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG, LLC, ARAG Services, LLC or Advisory Communication Systems, Inc., depending on the product and state. Some products are only available through membership in the ARAG Association LC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call our toll-free number.

How To Access Services

To use the plan, call ARAG at 800.247.4184. You can also visit the Legal Benefits Web Site at <http://members.ARAGgroup.com/Travelers>. The Legal Benefits Web Site allows 24-hour access to help you efficiently find accurate and straightforward information about the plan, how to enroll, and how to use the plan.

When Coverage Ends

Your ability to receive legal services under the plan ends if you are no longer an eligible employee or if you choose not to enroll during future annual enrollment periods.

If you cease to be eligible to participate in the plan or your employment with Travelers ends, the plan will cover the legal fees for those covered services that were opened and pending during the period you were enrolled in the plan. If your employment ends as a result of your death, coverage will continue at no cost for your surviving spouse or domestic partner and your eligible dependents for the remainder of the plan year. No new matters may be started after you become ineligible. You may contact ARAG directly for options regarding continuing an individual plan.

Confidentiality Ethics And Judgment

No Endorsement

Although Travelers has agreed to make legal services available to you through this Legal Insurance Plan, Travelers in no way endorses the services of ARAG or any attorney who provides services to you under the plan. You are under no obligation to pursue or receive legal services under this plan, and are free to choose your own legal advisors.

Other Special Rules

In addition to the coverages and exclusions listed, there are certain rules for special situations.

What if other coverage is available to you?

If you are entitled to receive legal representation provided by any other organization such as a government agency, or if you are entitled to legal services under any other legal plan, coverage will not be provided under this plan. However, if you are eligible for legal aid or Public Defender services, coverage will be provided under the plan.

What if you are involved in a legal dispute with your dependents?

You may need legal help with a problem involving your spouse, domestic partner or your children. In some cases, both you and your dependent may need an attorney. If it would be improper for one attorney to represent both you and your dependent, only you will be entitled to representation by a Plan Attorney. Your dependent will not be covered under the plan.

What if you are involved in a legal dispute with another employee?

If you or your dependents are involved in a dispute with another eligible employee or that employee's dependents, ARAG will arrange for legal representation with independent and separate counsel for both parties.

What if the court awards attorneys' fees as part of a settlement?

If you are awarded attorneys' fees as part of a court settlement, the plan must be repaid from this award to the extent that it paid the fee for your attorney.

Exclusions

The plan does not cover the following:

- Legal services for matters against the plan or Travelers;
- Legal services arising out of your profession, business interests, investment interests, occupation, employment, workers' or unemployment compensation, occupation or relocation required by an employer, patents or copyrights;
- Legal services for the benefit of a person other than you against the interests of another insured under the same certificate;
- Costs related to title insurance, title search, title abstracting and any costs other than attorney fees;
- Legal representation in class actions, interventions or court appeal proceedings;
- Legal representation deemed by the providing attorney to be lacking merit or representation that is, in the judgment of the providing attorney, in violation of attorney ethics rules;
- Court representation in any court action which is or can be brought in Small Claims Court or in a similar court of limited jurisdiction;

Confidentiality Ethics And Judgment

- Legal disputes involving insurance contracts or related to structural damage(s), noise, visual or other intangible hindrances arising out of or affecting real estate property;
- Legal disputes arising out of inheritance law or involving contracts related to family law matters or Qualified Domestic Relations Orders;
- Legal services which are eligible to be paid by another party, allowed to be paid by law, involve punitive damage(s) claims, or other matters normally handled by contingency fee; or
- Matters which are not expressly listed under “Legal Matters Covered under the Plan.”

Your Rights Under ERISA

As a participant in the plan, you are entitled to certain rights and protections under ERISA - the Employee Retirement Income Security Act of 1974.

ERISA provides that all plan participants shall be entitled to:

Receive information about your plan and benefits

- Examine, without charge, at the plan administrator's office and at other specified locations, such as worksites, all documents governing the plan, including insurance contracts, and a copy of the latest annual report (Form 5500 Series) filed by the plan with the U.S. Department of Labor and available at the Public Disclosure Room of the Employee Benefits Security Administration.
- Obtain, upon written request to the plan administrator, copies of documents governing the operation of the plan and copies of the latest annual report (Form 5500 Series) and updated summary plan description. The administrator may make a reasonable charge for the copies.
- Receive a summary of the plan's annual financial report. The plan administrator is required by law to furnish each participant with a copy of this summary annual report.

Prudent actions by plan fiduciaries

In addition to creating rights for plan participants, ERISA imposes duties upon the people who are responsible for the operation of the employee benefit plan. The people who operate your plan, called "fiduciaries" of the plan, have a duty to do so prudently and in the interest of you and other plan participants and beneficiaries. No one, including your employer, or any other person, may fire you or otherwise discriminate against you in any way to prevent you from obtaining a benefit or exercising your rights under ERISA.

Enforce your rights

If your claim for a benefit is denied or ignored, in whole or in part, you have a right to know why this was done, to obtain copies of documents relating to the decision without charge, and to appeal any denial, all within certain time schedules.

Under ERISA there are steps you can take to enforce the above rights. For instance, if you request a copy of plan documents or the latest annual report from the plan and do not receive them within 30 days, you may file suit in a Federal court. In such a case, the court may require the plan administrator to provide the materials and pay you up to \$110 a day until you receive the materials, unless the materials were not sent because of reasons beyond the control of the administrator. If you have a claim for benefits which is denied or ignored, in whole or in part, and you have exhausted the claims procedures outlined in this publication, you may file suit in a state or Federal court. In addition, if you disagree with the plan's decision or lack thereof concerning the qualified status of a domestic relations order or a medical child support order, you may file suit in Federal court. If it should happen that plan fiduciaries misuse the plan's money, or if you are discriminated against for asserting your rights, you may seek assistance from the U.S. Department of Labor, or you may file suit in a Federal court. The court will decide who should pay court costs and legal fees. If you are successful the court may order the person you have sued to pay these costs and fees. If you lose, the court may order you to pay these costs and fees, for example, if it finds your claim is frivolous.

Assistance with your questions

If you have any questions about your plan, you should contact ARAG at 800.247.4184. If you have any questions about this statement or about your rights under ERISA, or if you need assistance in obtaining documents from the plan administrator, you should contact the nearest office of the Employee Benefits Security Administration, U.S. Department of Labor, listed in your telephone directory or the Division of Technical Assistance and Inquiries, Employee Benefits Security Administration, U.S. Department of Labor, 200 Constitution Avenue N.W., Washington, D.C. 20210. You may also obtain certain publications about your rights and responsibilities under ERISA by calling the publications hotline of the Employee Benefits Security Administration.

General Information

Plan Name

The name of the plan is the Travelers Legal Services Plan, which is a component program under the Travelers Non-Trusteed Employee Benefit Plan.

Type Of Plan

The plan is a welfare benefit plan.

Plan Sponsor And Administrator

Travelers is the “sponsor” and the “administrator” of the plan for purposes of ERISA. Travelers acts as administrator through its Administrative Committee. Travelers is responsible for determining who is eligible for coverage, choosing the insurance carrier, deciding the terms of coverage, and collecting and forwarding premiums. The insurance carrier – currently GuideOne Mutual Insurance Company – is responsible for deciding whether benefits are due and the amount of benefits, and for paying these benefits.

As administrator, Travelers and its Administrative Committee have the discretionary authority to make eligibility determinations under the plan. The decisions made by Travelers and its Administrative Committee are final and binding, subject to your rights to file a lawsuit under ERISA. The decision-making authority is very broad and is limited only by the duties under ERISA, and the decisions of the Administrative Committee are intended to be given deference by courts to the maximum extent allowed under ERISA.

Filing A Claim

If you have questions about how to file a claim for benefits under the plan, you should contact ARAG at 800.247.4184.

Insurer

GuideOne Mutual Insurance Company insures the benefits under the plan. Their address is:

GuideOne Mutual Insurance Company
1111 Ashworth Road
West Des Moines, Iowa 50265-3538

Role Of Insurer

Benefits under the plan are provided by ARAG through an insurance contract with GuideOne Mutual Insurance Company. GuideOne guarantees payment of benefits for all eligible expenses incurred while the contract is in force.

If you have questions about eligibility, cost, or when coverage begins or ends, you should refer to this summary. If you have a question about covered or excluded benefits or about the claims procedure followed by ARAG/GuideOne, you should refer to the ARAG certificate.

General Information

If information in this summary regarding benefit coverages and exclusions conflicts with the information in the ARAG certificate, the ARAG certificate will govern. Similarly, if eligibility, cost, or coverage begin or end dates in the ARAG certificate conflicts with information in this summary, the information in this summary will govern.

Medium For Providing Benefits

Benefits under the plan are provided under a group insurance policy with GuideOne Mutual Insurance Company.

Source Of Contributions

Premiums for the group insurance policy are paid by employee contributions.

Plan Year

The plan year is the calendar year.

Plan Number

The Travelers Non-Trusteed Employee Benefit Plan has been assigned the following identification number: 509.

Employer Identification Number

Travelers' federal employer identification number is 41-0518860.

Agent For Service Of Legal Process

Legal process may be served on Travelers at the following address:

The Travelers Companies, Inc.
c/o Corporate Secretary
385 Washington Street, 9275-NB16A
St. Paul, MN 55102



The Travelers Indemnity Company
and its property casualty affiliates
One Tower Square
Hartford, CT 06183

travelers.com

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