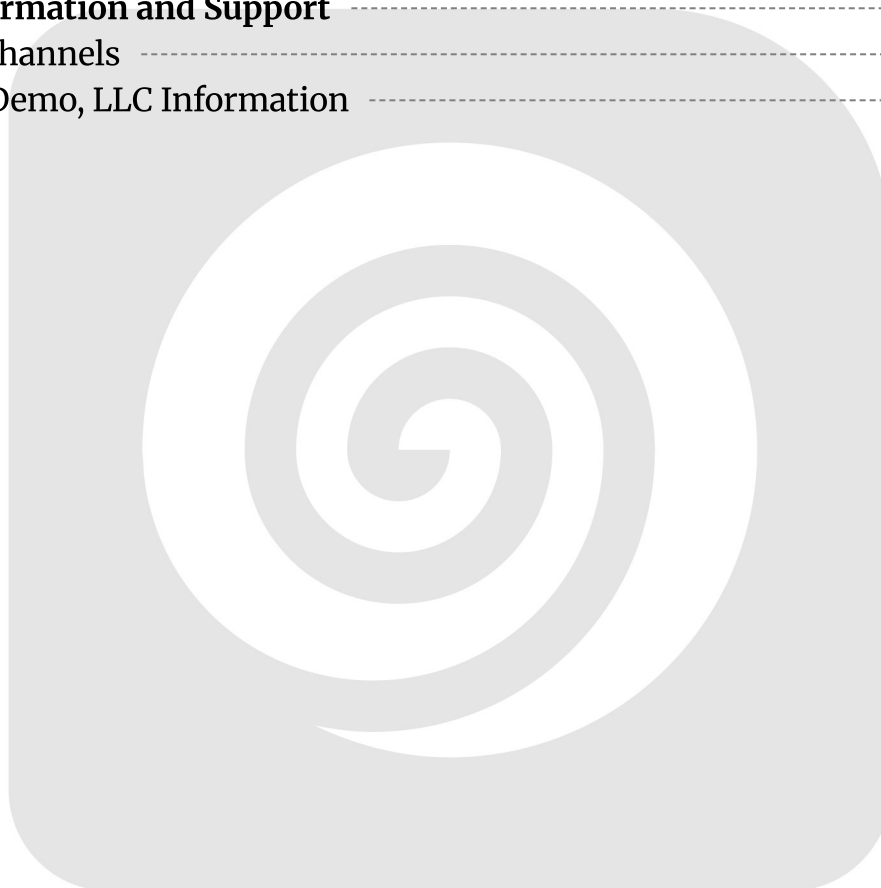


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Introduction and Definitions

This Long-Term Care Insurance Agreement (the "Agreement") is made and entered into as of August 9, 2025, by and between Docupal Demo, LLC, a company located at 23 Main St, Anytown, CA 90210, United States ("Insurer"), and Acme, Inc ("ACME-1"), located at 3751 Illinois Avenue, Wilsonville, Oregon - 97070, USA ("Policyholder").

The purpose of this Agreement is to provide financial assistance to the Policyholder for expenses related to qualifying long-term care services. This helps ensure access to needed care while protecting the Policyholder's assets.

Key Definitions

For the purposes of this Agreement, the following terms have the meanings set forth below:

- **Long-Term Care Services:** A range of medical and personal care services designed for individuals with chronic illnesses or disabilities. These services can be provided in various settings, including the home, assisted living facilities, and nursing homes.
- **Benefit Period:** The maximum length of time that benefits will be paid under this Agreement for covered long-term care services.
- **Elimination Period:** A waiting period, starting from the date of eligibility for benefits, during which the Policyholder must pay for long-term care services out-of-pocket before insurance benefits begin.
- **Pre-existing Condition:** A health condition for which medical advice, diagnosis, care, or treatment was recommended or received within a specified period before the effective date of this Agreement.
- **Insured:** The individual covered by this Long-Term Care Insurance Agreement, who is eligible to receive benefits upon meeting the requirements outlined in this document.
- **Policyholder:** Acme, Inc, the entity that owns this Long-Term Care Insurance Agreement and is responsible for premium payments.



Eligibility and Enrollment

To enroll in this Long-Term Care Insurance Agreement provided by Docupal Demo, LLC, applicants must meet specific criteria. These requirements ensure that those who receive benefits under this agreement are appropriately qualified.

Eligibility Requirements

Any individual aged 18 or older is eligible to apply for coverage. However, to be fully enrolled, applicants must also satisfy the following conditions:

- **Age Limitations:** Applicants must be between 18 and 75 years old at the time of application.
- **Health Requirements:** Enrollment is contingent upon meeting certain health standards. These standards are determined through a comprehensive medical examination and a thorough review of the applicant's medical history. Docupal Demo, LLC reserves the right to deny coverage based on the results of this evaluation.

Enrollment Procedure

The enrollment process involves the following steps:

1. **Application Submission:** Interested individuals must complete and submit the official Docupal Demo, LLC application form.
2. **Medical Examination:** Applicants are required to undergo a medical examination conducted by a healthcare provider approved by Docupal Demo, LLC.
3. **Medical History Review:** A detailed review of the applicant's medical history will be conducted to assess their overall health status.
4. **Underwriting Approval:** Final enrollment is subject to the approval of Docupal Demo, LLC's underwriting department, which will evaluate the application and medical information.
5. **Policy Issuance:** Upon approval, a Long-Term Care Insurance policy will be issued to the applicant, formalizing the agreement.



Coverage and Benefits

This section details the coverage and benefits provided under this Long-Term Care Insurance Agreement. It outlines the types of long-term care services included, the benefit limits, and the conditions under which benefits are payable.

Covered Long-Term Care Services

This agreement covers a range of long-term care services designed to meet various needs. These services include:

- **Nursing Home Care:** Skilled nursing and rehabilitative services provided in a licensed nursing facility.
- **Assisted Living:** Custodial care and support services in a licensed assisted living facility.
- **Home Health Care:** Skilled nursing, therapy, and personal care services provided in your home.
- **Adult Day Care:** Supervised care in a community-based setting during daytime hours.
- **Hospice Care:** Care and support services for individuals with a terminal illness.

Benefit Limits

The policy has specific limits to ensure its long-term sustainability. The benefits are subject to the following maximum limits:

- **Maximum Lifetime Benefit:** The total amount payable under this policy is capped at \$500,000.
- **Daily Benefit Limit:** The maximum daily benefit for covered services is \$200.

Conditions for Benefits

To be eligible for benefits under this agreement, the following conditions must be met:

- A licensed health care practitioner must certify that the insured requires long-term care services due to a loss of functional capacity. This includes needing assistance with at least two Activities of Daily Living (ADLs) such as bathing,

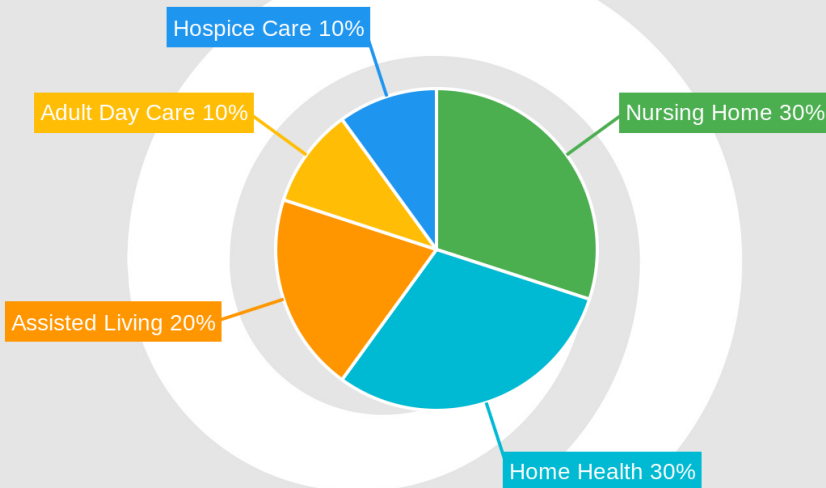


dressing, eating, toileting, and transferring. Cognitive impairment also qualifies for benefits.

- The long-term care services must be received in a qualified facility or setting as defined by this policy.
- A waiting period (elimination period) may apply before benefits become payable. The specifics of any waiting period are outlined in the policy schedule.

Allocation of Common Care Types

The pie chart below illustrates the percentage allocation of common care types covered under this policy:



Premiums and Payment Terms

This section defines the premium amounts, payment options, and potential penalties related to your Long-Term Care Insurance policy with Docupal Demo, LLC. Understanding these terms is crucial for maintaining continuous coverage.

Premium Amounts

The specific premium amount for your ACME-1 policy is based on several factors. These include your age at the time of enrollment, the coverage level selected, and any applicable discounts. Your premium schedule is detailed in the policy declaration document.

Payment Options

We offer flexible payment options to suit your needs. You can choose to pay your premiums on a monthly, quarterly, or annual basis. Payments can be made via check, credit card, or electronic funds transfer (EFT). To set up your preferred payment method, please contact our customer service department or visit our website.

Late Payment and Grace Period

It is important to pay your premiums on time to avoid a lapse in coverage. We provide a 30-day grace period for late payments. If payment is not received within this grace period, your policy may lapse. If your policy lapses due to non-payment, reinstatement may be possible, subject to certain conditions and underwriting approval.

Premium Cost Trends

The following chart illustrates premium cost trends over the past five years. Please note that these are general trends and may not reflect the specific premium for your policy.

Claims and Reimbursement Procedures

To initiate a claim under this Long-Term Care Insurance Agreement, ACME-1 must follow the procedures outlined below. Docupal Demo, LLC is committed to processing claims efficiently and fairly.



Filing a Claim

1. **Obtain a Claim Form:** You can download the claim form from our website or request a copy by contacting our claims department.
2. **Complete the Claim Form:** Fill out all sections of the claim form accurately and completely. Include all relevant details about the care recipient, the services received, and the dates of service.
3. **Gather Supporting Documentation:** Collect all necessary documents to support your claim. This includes:
 - A physician's statement detailing the care recipient's condition and the need for long-term care services.
 - A comprehensive care plan outlining the specific services required and the frequency of care.
 - Invoices for all services rendered, including the provider's name, address, and tax identification number.
 - Proof of payment for the services, such as receipts or cancelled checks.
4. **Submit Your Claim:** Send the completed claim form and all supporting documentation to Docupal Demo, LLC via mail or through our online portal. Our mailing address is 23 Main St, Anytown, CA 90210.

Claim Tracking

ACME-1 can monitor the status of a submitted claim through our online portal, ensuring transparency and easy access to information. Alternatively, you may contact our claims department directly for updates. Please have your policy number and claim number available when inquiring about a claim.

Reimbursement

Upon approval of a claim, Docupal Demo, LLC will reimburse ACME-1 for covered long-term care expenses up to the policy's benefit limits. Reimbursement will be made in USD, the base currency, unless otherwise agreed. Payments will be issued within [insert timeframe, e.g., 30 days] of claim approval. Docupal Demo, LLC reserves the right to audit claims and request additional information if necessary.



Exclusions and Limitations

This Long-Term Care Insurance Agreement has specific exclusions and limitations. Certain conditions and services are not covered under this policy. Benefits may also be capped based on the type of care received.

Exclusions

The following are not covered by this agreement:

- **Care Received Outside the United States:** Long-term care services received outside of the United States are not eligible for benefits.
- **Services Provided by Family Members:** Services provided by immediate family members, such as spouses, children, or siblings, are excluded from coverage.
- **Non-Disclosed Pre-Existing Conditions:** Any pre-existing medical conditions not disclosed during the application process are excluded. Failure to disclose relevant medical history may impact claim eligibility.

Benefit Limitations

This policy includes the following benefit limitations:

- **Daily Benefit Limits:** Daily benefit limits apply based on the specific level of care received (e.g., home care, assisted living, nursing home care). The daily limit is the maximum amount the policy will pay for covered services each day.
- **Maximum Lifetime Benefit:** A maximum lifetime benefit applies to this policy. This is the total amount the insurance company will pay out over the life of the policy. Once this limit is reached, no further benefits will be paid.

Beneficiary Designation and Rights

Beneficiary Designation

You, the policyholder, have the right to designate a beneficiary or beneficiaries to receive any remaining benefits from this Long-Term Care Insurance Agreement upon your death. This designation ensures that any unused benefits are distributed according to your wishes, subject to the terms of this policy and any applicable laws.



Changing Beneficiaries

You can change your designated beneficiary or beneficiaries at any time during the term of this agreement. To do so, you must submit a written request to DocuPal Demo, LLC. A specific form for this purpose is available from DocuPal Demo, LLC, and must be completed and returned to the address on file. The change will take effect when DocuPal Demo, LLC acknowledges receipt of the valid change request.

Beneficiary Rights

Upon the death of the insured, the designated beneficiary or beneficiaries are entitled to receive any remaining benefits payable under this Long-Term Care Insurance Agreement. The payment of benefits to beneficiaries is subject to the terms, conditions, and exclusions outlined in this policy and must comply with all applicable laws and regulations. Beneficiaries must file a claim with appropriate documentation as proof.

Policy Renewal and Termination

Policy Renewal

This Long-Term Care Insurance Agreement automatically renews. Renewal depends on continued premium payments. DocuPal Demo, LLC can adjust premiums. Adjustments apply to all policies of this type in the state. We will notify you in writing prior to any premium changes.

Policy Termination

This policy terminates under the following conditions:

- Non-payment of premiums.
- Misrepresentation during the application process.
- Submission of fraudulent claims.

DocuPal Demo, LLC reserves the right to terminate this agreement if any of these conditions are met. We will provide written notice of termination. The notice will specify the reason for termination. It will also state the effective date of termination.



Privacy and Data Protection

Docupal Demo, LLC is committed to protecting your privacy. We handle your personal data with care. This section describes how we collect, use, and protect your information. It also explains your rights regarding your data.

Data Security Measures

We use strong measures to keep your data safe. These include:

- **Encryption:** We encrypt sensitive data to protect it from unauthorized access.
- **Secure Servers:** Our servers are housed in secure facilities with strict access controls.
- **Access Controls:** Access to your data is limited to authorized personnel only.

Compliance with Data Protection Laws

We follow all relevant data protection laws. These include:

- **HIPAA (Health Insurance Portability and Accountability Act):** We protect your health information as required by HIPAA.
- **CCPA (California Consumer Privacy Act):** We comply with the CCPA regarding the personal information of California residents.
- **Other State and Federal Laws:** We also adhere to other applicable state and federal privacy regulations.

Use of Personal Data

Your personal data is used to provide and manage your long-term care insurance. This includes processing applications, managing claims, and communicating with you. We may also use your data for internal purposes, such as improving our services and complying with legal requirements. We do not share your personal information with third parties, except as required by law or with your consent. We ensure that your information is only used for legitimate business purposes.



Dispute Resolution

In the event of any disagreement regarding this Long-Term Care Insurance Agreement, Docupal Demo, LLC and ACME-1 commit to resolving such disputes fairly and efficiently. Several options are available to address concerns.

Dispute Resolution Methods

The parties may initially pursue mediation, seeking to resolve the matter through a neutral third party. Should mediation prove unsuccessful, both parties agree to submit the dispute to binding arbitration. This means that an independent arbitrator will make a final and legally binding decision.

Arbitration Agreement

By entering into this agreement, both Docupal Demo, LLC and ACME-1 consent to this mandatory arbitration clause. It covers any disputes arising from or related to this Long-Term Care Insurance Agreement. If arbitration does not resolve the issue, either party retains the right to pursue legal proceedings in a court of law.

Legal and Regulatory Compliance

This Long-Term Care Insurance Agreement is subject to all applicable federal and state laws and regulations. Docupal Demo, LLC is committed to full compliance with these laws.

Governing Law

This agreement is governed by the laws of the State of Delaware. Any legal disputes will be resolved under Delaware law.

Regulatory Adherence

Docupal Demo, LLC ensures regulatory compliance through several measures:

- Adherence to state and federal insurance regulations.
- Regular audits to verify compliance.
- Mandatory compliance training for all relevant personnel.



Compliance Obligations

Docupal Demo, LLC is dedicated to upholding the highest standards of legal and regulatory compliance within the long-term care insurance sector. Our obligations encompass a comprehensive understanding and strict adherence to a complex framework of insurance laws and regulations at both the state and federal levels. These include, but are not limited to, the National Association of Insurance Commissioners (NAIC) model laws, state-specific insurance codes, and relevant consumer protection laws such as those governing unfair trade practices and claims handling. Our compliance strategy involves continuous monitoring of legislative and regulatory updates, implementation of robust internal controls, and the provision of ongoing training to our staff to ensure they are well-versed in current legal requirements. This rigorous approach guarantees that our long-term care insurance products and services meet all necessary legal standards, safeguarding the interests of our policyholders and maintaining the integrity of our business operations.

Amendments and Modifications

This Long-Term Care Insurance Agreement may be amended or modified only by a written agreement. Both DocuPal Demo, LLC and the policyholder must consent to the changes in writing. No verbal agreements or representations will be considered valid amendments.

Notification of Changes

DocuPal Demo, LLC will provide the policyholder with written notification of any changes to this agreement. This notification will be sent at least 30 days before the date the changes take effect. The notification will detail the specific changes made and their effective date. This allows the policyholder sufficient time to understand the modifications. Notifications will be sent to the policyholder's last known address as registered with DocuPal Demo, LLC. It is the policyholder's responsibility to keep their contact information current.



Contact Information and Support

For any inquiries, assistance, or to file a claim, please use the following contact methods. Our customer service department is available to help you via phone, email, or online chat.

Contact Channels

- **Email:** support@docupaldemo.com
- **Phone:** 555-123-4567
- **Mail:** 123 Main Street, Anytown, USA

Docupal Demo, LLC Information

Docupal Demo, LLC 23 Main St Anytown, CA 90210 United States

