



# Comprehensive Group Legal Plan

## Pricing:

**Comprehensive Group Legal Plan: \$15.75 per Month**

## A MEMBERSHIP MEANS:

**YOU CAN'T BE CANCELLED** for any reason other than non-payment or fraud  
**NO WAITING PERIOD** beyond the 15 days for motor vehicle assistance

### The Comprehensive Group Legal Plan Covers:

- You as the primary member
- Member's spouse/significant other
- Full-time college students up to age 23 never married, dependent children
- Never-married dependent children under 21 living at home
- Dependent children under 18 for whom the member is legal guardian
- Physically or mentally challenged children living at home

### Preventive & Family Law Legal Services

**Phone Consultations on Any Subject Matter:** You have toll-free access to your Provider Law Firm immediately when you enroll, for personal or business related legal matters. Just call your provider's toll-free number during regular business hours.

**Letters and Phone Calls Made on Your Behalf:** A phone call or letter from your Provider Law Firm can get you the results you want fast. Your Provider Firm will recommend a letter or phone call when that is the best legal step for you. One call or letter *per personal subject related matter* is free with your membership. Plus, you're entitled to two business letters each year at no additional cost!

**Contract and Document Review:** You can have an unlimited number of personal legal documents—up to 10 pgs each—reviewed by your Provider Law Firm. Included each year is one business document review at no additional cost! Your firm will analyze the documents and suggest changes for your benefit before you sign!

**Will, Living Will & Medical Power of Attorney Preparation:** Will preparation and annual reviews and updates for you, your spouse, and covered family members. Living Will and Medical Power of Attorney is provided to the member and spouse. Trust available at 25% discount.

**Mortgage Document Assistance:** Mortgage documents, (as required of the borrower by the lending institution) prepared by your Provider Law Firm for the purchase, selling, or refinancing of a home.

**Uncontested Separation:** Representation by your Provider Law Firm for uncontested legal separation or uncontested civil annulment.

**Uncontested Divorce:** Representation by your Provider Law Firm for uncontested divorce proceedings.

**Uncontested Adoption:** Representation by your Provider Law Firm for uncontested adoption proceedings.

**Uncontested Name Change:** One uncontested name change per membership year.

**In-Office Consultations:** One hour of in-office consultation time per year with your Provider Firm.

### Motor Vehicle Legal Services

*(15-day waiting period; for all covered family members who are licensed drivers)*

**Minor Legal Expenses:** Your Provider Law Firm will assist you or your covered family members with moving traffic violations at no additional cost to you. Now you can have help with traffic tickets and not have to worry about the cost of representation

**Major Legal Expenses:** Your Provider Law Firm will defend you or your covered family members when you are charged with Manslaughter, Involuntary Manslaughter, Negligent Homicide, or Vehicular Homicide at no added cost to you. And up to 2.5 hours for help with damage recovery service, Driver's License assistance, personal injury legal expenses, etc.

### 24/7 Emergency Assistance

- *What would you do if you were injured in an accident?*
- *What if authorities attempted to remove your child from your home?*
- *What if an officer arrived at your door with a warrant?*

As a LegalShield<sup>SM</sup> member present your membership card to the officer. By showing the card, you make it clear you want to call your lawyer immediately. If you are injured in an accident or confronted with the state taking your child, or served with a warrant, you'll be able to contact a lawyer immediately.

### Trial Defense Services

*(For employee & spouse or significant other)*

During your first membership year, you have up to 60 hours of your Provider Law Firm's time when you or your spouse is named defendant or respondent in a covered civil or criminal action filed in court. The criminal action must arise out of the performance of the covered person's employment responsibilities. Your Provider Firm can advise you of the documents required to determine coverage under this benefit.

Of these 60 hours, up to 2.5 hours may be used for all legal services rendered in defense of the covered suit prior to actual trial. Up to 57.5 of the remaining hours are available for actual trial time, including covered criminal preliminary hearings. **When you renew your membership your hours of attorney time increase as follows:**

**2nd year renewal:** 3 hrs pre-trial time + 117 hrs trial time

**3rd year renewal:** 3.5 hrs pre-trial time + 176.5 hrs trial time

**4th year renewal:** 4 hrs pre-trial time + 236 hrs trial time

**5th year renewal:** 4.5 hrs pre-trial time + 295.5 hrs trial time

## IRS Audit Legal Services

Receive up to 50 hours of your Provider Law Firm's time if you receive written notice of an IRS audit or are requested to appear at IRS offices regarding your tax return. 50 hrs available as follows:

- Up to 1 hour for consultation, advice, and assistance when you receive written notice from the IRS of an audit or appearance.
- If there is no settlement within 30 days, you have up to 2.5 hours for audit representation, negotiations, phone conversations, and settlement conferences prior to litigation.
- If there is no settlement without litigation, up to 46.5 hours are available for actual trial appearance if the IRS sues you, or if you pay the disputed tax and sue the IRS.

*Does not cover corporate or business tax returns. Coverage for this service begins with the tax return due April 15 of the year you enroll.*

## 25% Off Additional Legal Services

Should you need legal services not covered by this plan, your Provider Law Firm will render assistance at a 25% reduction to their standard hourly rate\* for you or any covered dependent. A retainer may be required for services to be rendered under this benefit. Your Provider Law Firm must have five days notice prior to court representation.

Telephone advice is available immediately.

## Additional Information & Exclusions:

*The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the coverage you have selected. Please remember that only the plan contract can give actual terms, coverage, amounts, conditions and exclusions.*

**Phone Consultation:** Unlimited phone consultation is available to the extent the Provider Law Firm deems it necessary to adequately advise you on your legal matter. The Provider Law Firm will complete One hour of legal research per subject matter if your legal matter cannot be adequately addressed during your telephone consultation.

**Letters and Phone Calls:** A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

**Will Preparation:** Trust preparation is available at a 25% discount off your Provider Law Firm's standard hourly rate. Trust preparation is available at the preferred member rate. A standard Will with yearly updates provided for the named member at no additional cost. Covered family members can also have their Will prepared, with yearly updates.

**Motor Vehicle Legal Services:** These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Pre-existing 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. Commercial vehicles with more than two axles are not covered. Driver's license and personal injury/property damage recovery assistance is limited to two and one-half (2-1/2) hours of lawyer time per claim, does not include the filing of a lawsuit, and excludes personal injury and property claims exceeding \$2,000.

**Trial Defense Services:** Matters not covered under Plan benefits and which you may use your preferred member rate for services are: Dependents (covers member and spouse only). Bankruptcy, divorce, separation, annulment, child custody or other divorce or domestic-related matters. Charges of DUI/DWI, drug-related matters (whether prescribed or not), hit-and-run, leaving the scene of an accident, and civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles. Plan benefits apply only to charges of job-related criminal actions. Benefits do not cover instances in which you are named in a civil lawsuit or have criminal charges filed against you because you

are listed as an owner, manager or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Lawsuits filed because of something that occurred prior to your enrollment or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment (even if the lawsuit is filed after you become a member). Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party). Garnishment, attachment or any other appeal. Claims, defenses, or legal positions which your Provider Law Firm determines will not prevail in court or are frivolous or without merit.

**IRS Audit Legal Services:** Coverage includes the return due on April 15th of the first membership year. Does not cover garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, business and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, pre-existing conditions—where member has been notified by the IRS prior to enrollment, and services rendered by an enrolled agent.

**\*Preferred Member Rate:** 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. Hourly rates for referral lawyers and court appearances may vary.

**Mortgage Document Assistance:** All information necessary for the preparation of the documents must be provided to your Provider Law Firm at least three business days prior to the closing date. Legal services under this benefit are available once each membership year for your primary residence. This benefit does not include review of the abstract and preparation of a Title Opinion thereon nor the Provider Attorney's presence at closing.

**Uncontested Separation:** Uncontested separation is defined as a separation in which neither you nor your spouse is represented by separate counsel and all issues are agreed upon in writing by the parties without negotiation by your Provider Law Firm.

**Uncontested Divorce:** Uncontested divorce is defined as a divorce in which neither you nor your spouse is represented by separate counsel and all issues are agreed upon in writing by the parties without negotiation by your Provider Law Firm, net assets of the marriage are under \$100,000 and no division of retirement benefits is applicable.

**Uncontested Adoption:** Uncontested adoption is defined as an adoption in which all parties have agreed in writing to the adoption, all required consents are attainable and the adoption is not contested or challenged.

**Uncontested Name Change:** Uncontested name change is defined as a name change in which all consents are attainable and the name change is not contested or challenged.

**General Provisions:** You may use your preferred member discount and phone consultation benefit for any Plan exclusions. Fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits. Due to regulatory requirements, benefits and rates vary in certain states and provinces.