

LegalEASE Benefits Matrix

↻ <u>Advice and Consultation</u>		In Network
Telephone Advice		Fully Covered
Office Consultation		Fully Covered
Review of Simple Documents		Fully Covered
Simple Dispute Resolution Correspondence		Fully Covered
↻ <u>Financial Advisor</u>		In Network
Financial Helpline		Fully Covered
↻ <u>Identity Theft Prevention/Recovery Assistance</u>		In Network
Advice and Consultation		Fully Covered

↶ Miscellaneous Law Office Services		In Network	Out of Network
Covered Miscellaneous Hours		Fully Covered up to 15 hours	\$900
Discounted Hourly Rate		25% Discount on Attorney's Hourly Rates	N/A
↶ Consumer Matters		In Network	Out of Network
Document Preparation			
• Simple Deed		Fully Covered	\$65
• Promissory Note		Fully Covered	\$55
• Consumer Dispute Correspondence		Fully Covered	\$55
• Installment Sales Agreement		Fully Covered	\$55
• Simple Affidavit		Fully Covered	\$55
• General Power of Attorney		Fully Covered	\$55
• Lease Agreement – Tenant Only		Fully Covered	\$65
• Time Share Agreement		Fully Covered	\$55
Life Insurance Claim		Fully Covered	\$1,700
Consumer Dispute		Fully Covered	\$595
Small Claims Court Representation		Fully Covered	\$850
Construction/Renovation/Home Repair Dispute		Fully Covered	\$895
Mail Order or Internet Purchase Dispute		Fully Covered	\$300
Bank Fee Dispute		Fully Covered	\$300


Consumer Matters (cont.)	In Network	Out of Network
First-time Vehicle Buyer	Fully Covered	\$300
Vehicle Repair and Lemon Law Litigation	Fully Covered	\$300
Cell Phone Contract Dispute		
● Contract review up to 25 pages	Fully Covered	\$300
● Representation	Fully Covered	\$300
Personal Property Protection	Fully Covered	\$300
Warranty Dispute		
● Warranty review up to 25 pages	Fully Covered	\$300
● Representation	Fully Covered	\$300
Identity Theft Defense	Fully Covered	\$850

↩ Estate Planning	In Network	Out of Network
Simple Will or Codicil	Fully Covered	\$80
Complex Will	Fully Covered	\$310
Living Will	Fully Covered	\$55
Health Care Power of Attorney	Fully Covered	\$55
Living Trust Document	Fully Covered	\$310
Probate of Small Estate	Fully Covered	\$1,275
Medicare/Medicaid/Social Security Proceeding	Fully Covered	\$850
Social Security Administration Benefit Appeal	Fully Covered	\$850

⇐ Elder Law	In Network	Out of Network
Will Preparation	Fully Covered	\$80
Living Will/Health Care or Advanced Directive	Fully Covered	\$55
Durable Financial Power of Attorney	Fully Covered	\$55
Health Care or Medical Power of Attorney	Fully Covered	\$55
Elder Law Matters	Fully Covered	\$425
⇐ Residential Matters	In Network	Out of Network
Purchase of Primary Residence	Fully Covered	\$490
Sale of Primary Residence	Fully Covered	\$365
Refinancing of Primary Residence	Fully Covered	\$385
Vacation or Investment Home Sale/Purchase/Refinancing	Fully Covered	\$425
Home Equity Loan Assistance	Fully Covered	\$360

↩ Residential Matters (cont.)	In Network	Out of Network
Property Tax Assessment	Fully Covered	\$360
Property Tax Dispute	Fully Covered	\$360
Tenant Dispute	Fully Covered	\$1,700
Tenant Security Deposit Dispute	Fully Covered	\$850
Landlord Dispute with Tenant	Pre-litigation: Fully Covered up to 10 hours with remainder at 25% discount	Pre-litigation: \$595
	Trial: Fully Covered up to 10 hours with remainder at 25% discount	Trial: \$595
Security Deposit Dispute with Tenant	Fully Covered up to 10 hours with remainder at 25% discount	\$595
Construction Defect Dispute	Fully Covered	\$425
Neighbor Dispute	Fully Covered	\$765

↩ Residential Matters (cont.)	In Network	Out of Network
Noise Reduction Dispute	Fully Covered	\$765
Boundary or Title Dispute	Fully Covered	\$595
Zoning Application	Fully Covered	\$595
HOA/COA/POA/Co-Op Board Dispute or Defense	Fully Covered	\$595
↩ Financial Matters	In Network	Out of Network
Debt Collection Defense		
• Pre-litigation defense activities	Fully Covered	\$425
• Trial defense	Fully Covered	\$850
Bankruptcy (chapter 7 or 13)	Fully Covered	\$935
Foreclosure	Fully Covered	\$680
Tax Audit	Fully Covered	\$1,700
Student Loan Refinancing/Collection Defense	Fully Covered	\$420

 Family Matters	In Network	Out of Network
Separation, Divorce, Civil Annulment Separation, Divorce, Civil Annulment		
<ul style="list-style-type: none"> ● Uncontested Separation 	Fully Covered	\$595
<ul style="list-style-type: none"> ● Consent/default Divorce 	Fully Covered	\$595
<ul style="list-style-type: none"> ● Uncontested Divorce 	Fully Covered	\$595
<ul style="list-style-type: none"> ● Contested Divorce 	Fully Covered up to 28.5 hours with remainder at 25% discount	\$1,700
<ul style="list-style-type: none"> ● Post-Divorce Proceedings 	Fully Covered up to 28.5 hours with remainder at 25% discount	\$1,700
Preuptial Agreement	Fully Covered	\$680
Name Change	Fully Covered	\$255
Guardianship/Conservatorship	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765

↩ Family Matters (cont.)	In Network	Out of Network
Governmental Agency Adoptions	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
Private Adoptions	Fully Covered	\$765
Stepparent Adoptions	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
Child Custody/Support Involving Never-Married Parents of a Child	Fully Covered Up to 28.5 Hours with remainder at 25% discount	\$1,700
Stalking Victim Assistance	Fully Covered	\$595

↩ <u>Family Matters (cont.)</u>	In Network	Out of Network
Protection from Domestic Violence	Fully Covered	\$595
Juvenile Court Proceedings	Fully Covered	\$470
School Code of Conduct/Ethics Proceeding [Ⓜ]	Fully Covered	\$425
School Expulsion Proceeding	Fully Covered	\$425
School Administrative Proceeding	Fully Covered	\$425
Immigration Assistance	Fully Covered up to 10 hours with remainder at 25% discount	\$595
Parental Responsibility Matters	Fully Covered	\$595
↩ <u>Civil Litigation</u>	In Network	Out of Network
Civil Litigation Defense	Fully Covered	\$1,700
Incompetency Defense	Fully Covered	\$1,700
Administrative Hearing Representation	Fully Covered	\$1,275

↩ <u>Civil Litigation (cont.)</u>	In Network	Out of Network
Discounted Contingency Fees	10% Discount	N/A
Mediation	10% Discount	N/A
↩ <u>Criminal Defense</u>	In Network	Out of Network
Traffic Ticket	Fully Covered	\$215
Serious Traffic Matters (resulting in suspension or revocation of license)	Fully Covered	\$425
Administrative Proceeding (regarding suspension or revocation of license)	Fully Covered	\$255
Habeas Corpus Proceedings	Fully Covered	\$850
Misdemeanor Defense	Fully Covered	\$1,700
DUI/DWI Defense	Fully Covered	\$1,700

↩ **Exclusions**

This Policy excludes benefits for the following:

Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.

The preparation and filing of individual, partnership or estate tax returns, appellate or administrative proceedings related to tax returns, litigation before the U.S. Tax Court, U.S. Court of Claims or any other federal, state or other courts with respect to tax matters.

Matters relating to securities, trademark or patent matters; business or commercial interests, including, but not limited to, professional, partnership and/or corporate matters; matters involving the law or laws of jurisdictions other than the United States and its territories except as specifically described under Covered Services; any matters involving a government (domestic or foreign) entity or agency except as specifically described under Covered Services; farm related issues; matters involving commercial or rental property transactions, including the purchase, sale or lease of investment or income-producing property.

Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.

Matters that the attorney deems frivolous, spurious, harassing, or unethical (collectively referred to as "frivolous") or otherwise prohibited by the Model Rules of Professional Conduct of the state in which the attorney is licensed.

Costs associated with covered legal services, including but not limited to, all fines, court costs, penalties, sanctions, expert witness fees, bonds, bail bonds, attorney fees, exhibits, deposition costs, filing fees, transcripts, postage, telephone, photocopying, recording fees, messengers, judgments, jury fees, court reporter fees, investigative costs and all other incidental and out-of-pocket legal and litigation costs.

Any services on behalf of a Covered Family Member against the interests of the Member.

Any employment-related matter. This includes, but is not limited to, any dispute involving the Member's employer or its affiliates, their officers or directors, the Member's employee benefit plans, credit unions, programs or arrangements sponsored by an employer, or cases involving workers' compensation, unemployment compensation, sex harassment, age discrimination, etc.

Any dispute or proceeding against the following persons or entities, their officers, directors, employees, or agents: any person or entity involved in the sale, marketing, administration or other processes related to this Policy; Legal Plan Administrator or its subsidiaries; Claims Administrator or its subsidiaries; Policyholder; Member's employer; LegalEASE and its parents, subsidiaries or any affiliated or successor company, plan underwriter or reinsurer; Plan Sponsor; or any Participating and/or Non-Participating Attorney, if the dispute or proceeding pertains to services provided under the Policy.

The Policy will not provide benefits in connection with pre-existing matters, which includes any matter where the Member and/or Covered Family Member is on notice as to a pending legal dispute or has previously contacted an attorney, except when prior coverage under another Legal Plan provided by the Policyholder can be demonstrated.

Where there are specific hours or dollar amounts provide in this Policy, or where a maximum is set under the Managed Case Rules, the Member will be responsible for all attorney fees incurred over the maximum. Additional exclusions related to each benefit are included in the Covered Services.

Limitations apply.

The policy language listed herein is intended to provide a general overview of a typical LegalEASE policy. Please see your LegalEASE policy for specific coverage amounts and exclusions.

Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states, but is available in all states. Underwritten by Virginia Surety Company in all states except where underwriting is not required but the product is available. Please contact LegalEASE for complete details. ©2024 LegalEASE All rights reserved