

<b>⇒ <u>Advice and Consultation</u></b>	<b>In Network</b>
Telephone Advice	Fully Covered
Office Consultation	Fully Covered
Review of Simple Documents	Fully Covered
Simple Dispute Resolution Correspondence	Fully Covered
<b>⇒ <u>Financial Advisor</u></b>	<b>In Network</b>
Financial Helpline	Fully Covered
<b>⇒ <u>Online Self Service Document Center</u></b>	<b>In Network</b>
Consumer Documents	Fully Covered
Estate Planning Documents	Fully Covered
<b>⇒ <u>TurnSign!</u></b>	<b>In Network</b>
On-Demand Roadside Interaction	Fully Covered
<b>⇒ <u>Identity Theft Prevention/Recovery Assistance</u></b>	<b>In Network</b>
Advice and Consultation	Fully Covered

↩ <b>Miscellaneous Law Office Services</b>	In Network	Out of Network
<b>Covered Miscellaneous Hours</b>	Fully Covered up to 10 hours	\$595
<b>Discounted Hourly Rate</b>	25% Discount on Attorney's Hourly Rates	N/A
↩ <b>Consumer Matters</b>	In Network	Out of Network
<b>Document Preparation</b>		
• 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
<b>Life Insurance Claim</b>	Fully Covered	\$1,700
<b>Consumer Dispute</b>	Fully Covered	\$595
<b>Small Claims Court Representation</b>	Fully Covered	\$850
<b>Mail Order or Internet Purchase Dispute</b>	Fully Covered	\$300
<b>Bank Fee Dispute</b>	Fully Covered	\$300

↩ Consumer Matters (cont.)	In Network	Out of Network
<b>First-time Vehicle Buyer</b>	<b>Fully Covered</b>	<b>\$300</b>
<b>Vehicle Repair and Lemon Law Litigation</b>	<b>Fully Covered</b>	<b>\$300</b>
<b>Cell Phone Contract Dispute</b>		
● Contract review up to 25 pages	<b>Fully Covered</b>	<b>\$300</b>
● Representation	<b>Fully Covered</b>	<b>\$300</b>
<b>Personal Property Protection</b>	<b>Fully Covered</b>	<b>\$300</b>
<b>Warranty Dispute</b>		
● Warranty review up to 25 pages	<b>Fully Covered</b>	<b>\$300</b>
● Representation	<b>Fully Covered</b>	<b>\$300</b>
<b>Healthcare Coverage Disputes and Records</b>		
● Office Consultation	<b>Fully Covered</b>	<b>\$300</b>
● Document Preparation	<b>Fully Covered</b>	<b>\$300</b>

<b>↩ Consumer Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
• Document Review	Fully Covered	\$300
Identity Theft Defense	Fully Covered	\$850
<b>↩ Estate Planning</b>	<b>In Network</b>	<b>Out of Network</b>
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 Up to 2 Hours	\$120
<b>↩ Elder Law</b>	<b>In Network</b>	<b>Out of Network</b>
Will Preparation	Fully Covered	\$80
Living Will/Health Care or Advanced Directive	Fully Covered	\$55
Durable Financial Power of Attorney	\$45/Co-Pay	N/A
Health Care or Medical Power of Attorney	\$45/Co-Pay	N/A

<b>⇨ Elder Law (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Elder Law Matters</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>⇨ Residential Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Purchase of Primary Residence</b>	<b>Fully Covered</b>	<b>\$490</b>
<b>Sale of Primary Residence</b>	<b>Fully Covered</b>	<b>\$365</b>
<b>Refinancing of Primary Residence</b>	<b>Fully Covered</b>	<b>\$385</b>
<b>First Time Home-Buyer</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Vacation or Investment Home Sale/Purchase/Refinancing</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Home Equity Loan Assistance</b>	<b>Fully Covered</b>	<b>\$360</b>
<b>Property Tax Assessment</b>	<b>Fully Covered</b>	<b>\$360</b>
<b>Property Tax Dispute</b>	<b>Fully Covered</b>	<b>\$360</b>

<span>↩</span> Residential Matters (cont.)	In Network	Out of Network
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
Noise Reduction Dispute	Fully Covered	\$765
Boundary or Title Dispute	Fully Covered	\$595

<b>↩ Residential Matters (cont.)</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Zoning Application</b>	<b>Fully Covered</b>	<b>\$595</b>
<b>↩ Financial Matters</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Debt Collection Defense</b>		
• Pre-litigation defense activities	<b>Fully Covered</b>	<b>\$425</b>
• Trial defense	<b>Fully Covered</b>	<b>\$850</b>
<b>Garnishment Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Bankruptcy (chapter 7 or 13)</b>	<b>Fully Covered</b>	<b>\$935</b>
<b>Foreclosure</b>	<b>Fully Covered</b>	<b>\$680</b>
<b>Tax Audit</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>Tax Defense</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Student Loan Refinancing/Collection Defense</b>	<b>Fully Covered</b>	<b>\$420</b>

↩ <b>Family Matters</b>	In Network	Out of Network
<b>Separation, Divorce, Civil Annulment Separation, Divorce, Civil Annulment</b>		
• Uncontested Separation	Fully Covered	\$595
• Consent/default Divorce	Fully Covered	\$595
• Uncontested Divorce	Fully Covered	\$595
• Contested Divorce	Fully Covered up to 30 Hours with remainder at 25%	\$1,785
• Post-Divorce Proceedings	Fully Covered up to 30 Hours with remainder at 25%	\$1,785
<b>Prenuptial Agreement</b>	Fully Covered	\$680
<b>Name Change</b>	Fully Covered	\$255
<b>Surrogacy Representation</b>	Fully Covered	\$1,700



Family Matters (cont.)	In Network	Out of Network
<b>Guardianship/Conservatorship</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<b>Governmental Agency Adoptions</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<b>Stepparent Adoptions</b>	Uncontested: Fully Covered	\$365
	Contested: Fully Covered	\$765
<b>Child Custody/Support Involving Never-Married Parents of a Child</b>	Fully Covered Up to 28.5 Hours with remainder at 25% discount	\$1,700
<b>Protection from Domestic Violence</b>	Fully Covered	\$595
<b>Juvenile Court Proceedings</b>	Fully Covered	\$470
<b>School Administrative Proceeding</b>	Fully Covered	\$425

↩ <b>Family Matters (cont.)</b>	In Network	Out of Network
<b>Immigration Assistance</b>	<b>Fully Covered up to 10 hours with remainder at 25% discount</b>	<b>\$595</b>
<b>Parental Responsibility Matters</b>	<b>Fully Covered</b>	<b>\$595</b>
↩ <b>Civil Litigation</b>	In Network	Out of Network
<b>Civil Litigation Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>Incompetency Defense</b>	<b>Fully Covered</b>	<b>\$1,700</b>
<b>Administrative Hearing Representation</b>	<b>Fully Covered</b>	<b>\$1,275</b>
<b>Discounted Contingency Fees</b>	<b>10% Discount</b>	<b>N/A</b>
<b>Mediation</b>	<b>10% Discount</b>	<b>N/A</b>

<b>↶ Criminal Defense</b>	<b>In Network</b>	<b>Out of Network</b>
<b>Traffic Ticket</b>	<b>Fully Covered</b>	<b>\$215</b>
<b>Serious Traffic Matters (resulting in suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>Administrative Proceeding (regarding suspension or revocation of license)</b>	<b>Fully Covered</b>	<b>\$255</b>
<b>Habeas Corpus Proceedings</b>	<b>Fully Covered</b>	<b>\$850</b>
<b>Restraining Order Assistance</b>	<b>Fully Covered</b>	<b>\$425</b>
<b>↶ Exclusions</b>		
<p>This Policy excludes benefits for the following:</p> <p>Appellate court proceedings, class actions, interventions, derivative action and amicus curiae filings.</p> <p>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.</p> <p>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.</p> <p>Legal services that are fully paid for or provided at no cost by any governmental agency, organization or insurance company.</p> <p>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.</p> <p>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.</p> <p>Any services on behalf of a Covered Family Member against the interests of the Member.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p>		

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.

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