



## Advice & Consultation

## Provider Network

### Attorney Advice & Consultation

Covered

LegalShield gives the member the ability to talk to an attorney on any of his or her personal legal matters without worrying about high hourly rates. The monthly membership fee provides access to legal advice on any legal matter, no matter how traumatic or trivial the issue.

Under this service, an attorney from the Provider Law Firm will discuss the situation with the member, explain the member's rights and options and recommend a course of action.

### Letters and Phone Calls Written/Made on the Member's Behalf

Covered

If, after researching the member's legal situation, the Provider Law Firm handling the matter feels the best course of action to resolve the issue is to make a phone call or write a letter on the member's behalf the Provider Law Firm will do so at no additional cost to the member.

### Personal Document Review

Covered

Our document review service provides members access to the Provider Law Firm for review of any legal documents that are 15 pages in length or less to include, but not limited to:

- Affidavits
- Deeds
- Demand letters
- Mortgages
- Notes
- Leases
- Contracts

### Trial Defense

Covered

The membership provides representation to a member who is a defendant in a covered civil action. The Provider Law Firm will provide advice and consultation regarding civil litigation matters and answer general questions. More specific services including representation in court and negotiation of settlement will be provided under the preferred member discount.

The Provider Law Firm will provide representation to the member or member's spouse as a defendant for a covered civil action.

Please note the time required to give notice to courts to file an answer varies by state. You should consult with your Provider Law Firm as soon you are aware of a legal matter. This is a general overview of the Legal Plan coverage for illustration purposes only. This plan is not available in all states. See a plan contract for complete terms, coverage, amounts, conditions and exclusions for your state of residence.

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## Advice & Consultation (continued)

## Provider Network

The action must be filed in a state or federal district court. The Provider Law Firm will provide services under the following schedule of hours based on membership year:

Covered

Year	Pre-Trial Hours	Trial Hours	Total Hours
1	2.5	57.5	60
2	3.0	117	120
3	3.5	176.5	180
4	4.0	236	240
5	4.5	295.5	300



## Family Matters

## Provider Network

### Uncontested Adoption Representation

Covered

The Provider Law Firm will provide representation for an uncontested adoption.

Uncontested adoptions require:

- All parties agree in writing to the adoption
- All required consents are attainable and are not contested or challenged

This service is available 90 consecutive days from the effective date of the membership.

### Contested Adoption

Covered

The Provider Law Firm will provide advice and consultation on how to obtain a birth certificate for the adopted child and answer questions related to adoption, such as:

- Financing your adoption
- The difference between interstate adoption and international adoptions
- Open versus closed adoptions
- Stepparent adoptions
- Surrogacy issues
- Re-adoption

More specific services will be provided under the preferred member discount such as:

- Obtaining the necessary consent of the parent who is giving up the child
- Filing the adoption petition
- Obtaining a new birth certificate indicating the new parent or parents

More specific services and representation in court will be provided under the preferred member discount.

### Child Custody/Child Support

Covered

The Provider Law Firm will provide advice and consultation on child custody and child support, such as:

- Statutory rights to/obligations of child support and custody
- Steps and procedures to initiate or modify child support
- Process and options to collect unpaid child support
- Rules, procedures and options for visitation and custody
- Collecting unpaid back child support
- What to expect in court

More specific services and representation in court will be provided under the preferred member discount.

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**Guardianship or Conservatorship**

Covered

The Provider Law Firm will provide advice and consultation on guardianship and conservatorship. Some examples are:

- How to determine if someone needs guardianship/conservatorship
- Am I eligible to be a guardian/conservator?
- What is temporary and permanent guardianship?
- When are guardianships available or necessary?

More specific services and representation in court will be provided under the preferred member discount.

**Protection from Domestic Violence**

Covered

The Provider Law Firm will provide advice, consultation and document review on issues regarding protection from domestic violence, victim protective orders, temporary restraining orders and similar issues. Also, the Provider Law Firm will provide advice on necessary filing of documentation with the appropriate police and county or district attorney's office.

More specific coverage will be provided under the preferred member discount.

**Juvenile Court Defense**

Covered

The Provider Law Firm will provide advice and consultation on juvenile court matters, including advice on state and local laws on such as:

- Truancy
- Running away from home
- When to report Abuse/Neglect

More specific services and representation in court will be provided under the preferred member discount.

**Uncontested Name Change Representation**

Covered

The Provider Law Firm will provide advice, consultation and representation for uncontested name changes. The Provider Law Firm will:

- Confirm all consents are attainable and that the name change is not contested/challenged
- Prepare for and attend, if required, the initial hearing to obtain the change in name
- Court costs and fees are the responsibility of the member.

This service is available 90 consecutive days from the effective date of the membership.

**Contested Name Change**

Covered

The Provider Law Firm will provide advice and consultation on name changes such as:

- When and how to legally change a name
- An explanation of the documentation and information necessary
- The court process

More specific services and representation in court will be provided under the preferred member discount.

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**Prenuptial Agreement**

Covered

The Provider Law Firm will provide advice and consultation and review prenuptial agreements and provide an explanation to questions such as:

- When is a prenup needed?
- Is a prenup enforceable in my state?
- How do I protect my children in a prenup?

More specific services and representation in court will be provided under the preferred member discount.

**Uncontested Divorce Representation**

Covered

The Provider Law Firm will provide advice, consultation and representation. The divorce must meet the following requirements to be considered uncontested:

- Member and member's spouse are not represented by counsel
- All issues are agreed upon in writing requiring no negotiating by the Provider Law Firm
- Net assets of the marriage do not exceed \$500,000

Division of retirement benefits is available at the 25% discount. This service is available 90 consecutive days from the effective date of the membership.

**Contested Divorce**

Covered

The Provider Law Firm will provide advice, consultation and document review. They will also address the following:

- The distinction between a Contested and Uncontested divorce
- Considerations of children and custody in divorce
- General outline of state laws on division of property
- The court process and timing involved in a divorce proceeding and what steps can be taken to speed up the process and reduce the cost.

More specific services and representation in court will be provided under the preferred member discount.

**Uncontested Separation Representation**

Covered

The Provider Law Firm will provide advice, consultation and representation for uncontested legal separation or uncontested civil annulment, including:

- Whether your state recognizes a legal separation and the requirements for a separation
- Considerations of children and custody in divorce
- General outline of state laws on division of property

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**Contested Separation**

Covered

The Provider Law Firm will provide advice and consultation on separation and civil annulments, including:

- Whether your state recognizes a legal separation and the requirements for a separation
- The affect of an annulment on your family, business and children
- What paperwork and legal proceedings are required for separations and annulments
- What decisions need to be made

More specific services and representation in court will be provided under the preferred member discount.

**Elder Law Matters**

Covered

The Provider Law Firm will provide advice, telephone consultation and document review to members on elder law matters as it relates to the member, including what protections are available to senior citizens under state or local laws and rights and obligations under Medicare or Medicaid, and general legal information on nursing home options.

**Immigration Matters**

Covered

The Provider Law Firm will provide advice, telephone consultation and document review to members on immigration issues, such as:

- How to request citizenship, or a work or student Visa
- The validity and duration of Visas and other papers

This service also includes the Provider Law Firm writing a letter or making a phone call on behalf of the member. The Firm will review documents (up to 10 pages in length per document) that relate to immigration. More specific services will be provided under the preferred member discount.

**Incompetency Defense**

Covered

The Provider Law Firm will provide advice and consultation on any incompetency action and the legal necessity and requirements of any proceeding to determine or assess competency, and how mental or physical competency may be relevant in estate matters or guardianship matters. More specific services will be provided under the preferred member discount.

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**Driver's License Recovery**

Covered

The service provides a total of 2 ½ hours of attorney time at no additional charge in each of the following situations: member has been denied a driver's license or a driver's license has been cancelled, suspended or revoked by the Department of Public Safety or Department of Motor Vehicles where a right to appeal is provided by the statute; when legal assistance is needed to reinstate or maintain a driver's license because of job related matters; and when legal assistance is needed to reinstate or maintain a driver's license because of medical reasons.

**Moving Traffic Violations**

Covered

The service provides defense of all covered non-criminal moving traffic violations. The Provider Law Firm must have five business days' notice for court representation.

**Accidents**

Covered

This service provides defense of the member by the Provider Law Firm on any criminal charge for manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, arising from the permitted use of a licensed motor vehicle.

**Property Damage Assistance**

Covered

The Provider Law Firm will provide the member with assistance up to, but not including, the filing of a lawsuit, to collect property damage claims of \$5,000 or less for property damages received as a result of the member driving, riding in or being struck by a motor vehicle.

**Wills and Codicils (Including Testamentary Trust for Minor Child)**

Covered

The member is entitled to have a standard last Will and testament prepared by the Provider Law Firm. The Provider Law Firm will provide a testamentary trust for a minor child if it is included in the Will. The Provider Law Firm also provides annual reviews and makes any necessary changes each membership year. Wills for covered family members are included in the price of the membership.

**Living Wills or Healthcare Directives**

Covered

Living Wills are prepared for the member and spouse by the Provider Law Firm.

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### Health Care Powers of Attorney

Covered

Health Care Powers of Attorney are prepared for the member and spouse by the Provider Law Firm.

### Trusts

Covered

The Provider Law Firm will provide advice and consultation on the types of trusts available (including revocable or living trust), and the general reasons to create a trust to protect family or assets. More specific services and trust document preparation will be provided under the preferred member discount.

### Statutory Powers of Attorney

Covered

The Provider Law Firm will provide advice and consultation on the types of Powers of Attorney. Such documents can give someone power or rights to make certain decisions on your behalf. More specific services and preparation of Powers of Attorney will be provided under the preferred member discount.



### Bankruptcy

Covered

Our Provider Law Firm will provide advice, telephone consultation and document review on bankruptcy regardless of whether you are the debtor or a creditor, including the differences between Chapter 7, 11 and 13, the requirements for filing any bankruptcy and any plan of reorganization, and the necessary documentation required for any bankruptcy filing. The Provider Law Firm, at their discretion, will review documents up to 10 pages and counsel the member to see if he/she is eligible to file bankruptcy.

More specific services and representation in court will be provided under the preferred member discount.

### Consumer Protection Assistance

Covered

This service also includes the Provider Law Firm writing a letter or making a phone call on behalf of the member when deemed appropriate and helpful by the Provider Law Firm. The Provider Law Firm will provide representation to the member or member's spouse as a defendant for a covered civil action or covered job related criminal action, including but not limited to situations such as:

- Real Estate
- Insurance
- Construction
- Consumer goods and services

The action must be filed in a state or federal district court. The Provider Law Firm will provide services under the schedule of hours based on membership year. Please see the Trial Defense section for more details.

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### Debt Collection Defense

Covered

The Provider Law Firm will engage with any creditor to limit creditor harassment prior to a civil litigation being filed. The Provider Law Firm will represent the member in the defense of a covered action for foreclosure, repossessions or debt collection based upon the number of hours available as defined by the membership year, as long as there is a meritorious defense. For example, the first membership year has up to 60 trial hours with 2.5 hours of pre-trial. The action must be filed in a state or federal district court. The Provider Law Firm will provide services under the schedule of hours based on membership year. Please see the Trial Defense section for more details.

### Civil Lawsuits

Covered

The Provider Law Firm will provide representation to the member or member's spouse as a defendant for a covered civil action including but not limited to situations such as:

- Real Estate
- Insurance
- Construction
- Consumer goods and services

The action must be filed in a state or federal district court. The Provider Law Firm will provide services under the schedule of hours based on membership year. Please see the Trial Defense section for more details.

### IRS Audit Representation

Covered

Representation when you receive written notice of a covered investigation, examination or audit or when required to appear at the IRS office.

Members receive one hour of consultation, advice or assistance when notified of an audit or official notice by the IRS of examination in your office, home, or a local IRS office. The member will receive an additional 2.5 hours if settlement is not achieved within 30 days. If the case goes before a court, the member will receive 46.5 hours of Provider Law Firm services. Coverage for this service begins with the tax return due April 15 of the year the member enrolls.

### IRS Collection Defense

Covered

The Provider Law Firm will provide advice, consultation and document review, including advice regarding offers in compromise and payment arrangements, when you receive written notice that the Internal Revenue Service intends to collect past due taxes.

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### Identity Theft Defense

Covered

Our Provider Law Firm will provide advice and consultation on identity theft matters involving creditor actions. The Provider Law Firm will provide a phone call or letter to creditors, credit bureaus and financial institutions. They will also answer questions such as:

- Obtaining copies of documents related to theft
- Stopping collection of the fraudulent debts
- Placing fraud alerts on credit files
- Working with credit reporting agencies to block further fraudulent reports
- Dispute fraudulent information, investigate information and fix reports

More specific services will be provided under the preferred member discount.

### Post Judgment Matters

Covered

The Provider Law Firm will provide advice and consultation on post judgment matters and answer general questions such as:

- Telephone consultation after a judicial proceeding to review a judgment or discuss how to execute on a judgment
- The right of appeal, or how to collect or garnish a judgment debtor, and when appropriate how to modify a judgment

More specific services will be provided under the preferred member discount.

### Small Claims Assistance

Covered

This service provides phone advice and consultation for small claims proceedings including review of pleadings as allowed by state regulations, procedure, etc. The small claim action must be filed in a state or federal district court. The Provider Law Firm will provide services under the same schedule of hours as Trial Defense section.

- Advice and counseling in the filing and presentation of a claim as a plaintiff in a Small Claims Court.
- Advice and counseling in the defense of a claim in a Small Claims Court.
- This applies to representation of a member as a defendant in a Small Claims Court in states which permit a party to be represented by an attorney in proceedings



### Property Disputes and Questions

Covered

The Provider Law Firm will provide advice, consultation and document review for all personal real estate matters including:

- Boundary or title disputes
- Landlord/tenant issues
- Security deposit disputes
- Property tax assessments
- Home equity loans
- Mortgage issues

More specific services will be provided under the preferred member discount.

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**Foreclosure, Repossession and Garnishment Defense**

Covered

The Provider Law Firm will provide assistance in including advice concerning any creditor issue to limit creditor harassment. The Provider Law Firm may represent the member in the defense of a covered lawsuit in state or federal district court for foreclosure, repossessions or debt collection based upon the number of hours available as defined by the membership year, as long as, in the provider's independent judgment, there is a meritorious defense. For example, the first membership year has up to 60 trial hours with 2.5 hours of pre-trial.

**Tenant Rental Issues**

Covered

Enforcement and defense against covered disputes with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

The action must be filed in a state or federal district court. The Provider Law Firm will provide services under the schedule of hours based on membership year. Please see the Trial Defense section for more details.

**Boundary-Title Disputes**

Covered

The Provider Law Firm may represent the member in the defense of a covered lawsuit in state or federal district court for boundary-title disputes (such as a dispute over the ownership or size or description of real property, a review of deed, plat maps or title rights, and disputes relating to easements or encroachments) based upon the number of hours available as defined by the membership year, as long as, in the provider's independent judgment, there is a meritorious defense. For example, the first membership year has up to 60 trial hours with 2.5 hours of pre-trial. More specific services and representation in court will be provided under the preferred member discount.

**Property Tax Assessment**

Covered

The Provider Law Firm will provide advice, consultation and document review on property tax assessment issues, such as tax assessment review or appraisal by state or local tax authorities, or the annual assessment in connection with the sale or purchase of a home.

**Property Tax Assessment**

Covered

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## Additional Benefits

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### Zoning Applications

Covered

The Provider Law Firm will provide advice, consultation and document review on zoning applications, which includes advice on county, city or state codes and ordinances and the general process for obtaining necessary variances or permits or licenses; review of building or construction codes of real property.

### Residential Loan Document Assistance

Covered

Our residential loan document assistance service provides the member and spouse with any and all residential loan documents that are required by the lending institution, but not provided or prepared by the lending institution, to be prepared by the Provider Law Firm. This service provides assistance for mortgages, notes, deeds on the primary residence. Review of documents that have already been prepared by the lending institution will also be provided by the Provider Law Firm.

### 24/7 Emergency Access

Covered

After-hours legal consultation for covered legal emergencies such as: if the Covered Person is arrested or detained, seriously injured in an motor vehicle accident, served with a warrant, or if the state tries to take the member's child(ren).

### Preferred Member Discount

Covered

As with any benefit, not every item is covered under the detailed benefits. For those areas that are not expressly covered, our members have access to our Provider Law Firms at the 25% discount hourly rate.

### Form Service Center

Covered

Our members have access to several legal forms through our online Forms Service Center. The member can select the form needed, complete it and then send to his/her Provider Law Firm for review. Access to these documents is only a few clicks away.

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