LegalShield's Plan Coverage Definitions

ADVICE AND CONSULTATION

Provider Network

DEMAND LETTERS AND PHONE CALLS
A telephone call or a letter to a third party on behalf of the participant by the provider law firm, for any personal legal matter, unless specifically excluded by the plan.

COVERED

DOCUMENT REVIEW
Consultation and review of any personal legal document, 15 pages or less. Document review will not cover the review of documents prepared by another attorney currently representing the participant.

COVERED

TELEPHONE CONSULTATION
Unlimited telephone consultations on any personal legal subject matter, unless specifically excluded by the plan. There are no limitations on the number of consultations a participant receives, however this service is not intended to help a participant undertake their own representation.

COVERED

ADMINISTRATIVE HEARING
Consultation and document review.

COVERED

ADOPTION
The plan covers all legal services, including representation in court, after 90 days of the effective date for an uncontested domestic adoption within the United States.

COVERED

CHILD CUSTODY
Consultation and document review on matters related to child custody and child support.

COVERED

DOMESTIC VIOLENCE PROTECTION
Consultation and document review when the participant is seeking to be protected by a Victim Protection Order. This coverage is available for the employee only.

COVERED

GUARDIANSHIP OR CONSERVATORSHIP
Consultation and document review for the guardianship or conservatorship over a person or estate when the participant is being named as the guardian or conservator.

COVERED

IMMIGRATION ASSISTANCE
Consultation and document review, including affidavits and Power of Attorney.

COVERED

INCOMPETENCY DEFENSE
Consultation and document review when the participant is subject to a civil competency determination. Trial defense services may apply.

COVERED

JUVENILE COURT DEFENSE
Consultation and document review for a participant's dependent child so long as there is no conflict between the participant and said dependent.

COVERED

NAME CHANGE
Consultation and court representation for the participant after the membership has been active for 90 consecutive days from the effective date for an uncontested name change. Preparation of any required publication notice and any governmental documentation such as fingerprints and criminal history checks are available under the 25% discount.

COVERED

PRENUPTIAL AGREEMENT
Consultation and document review of a prenuptial agreement. This coverage is available for the employee only.

COVERED

UNCONTESTED DIVORCE
Consultation, preparation, document review and court representation for the participant's uncontested divorce, separation or annulment from their spouse is available after the membership has been active for 90 consecutive days from the effective date. The plan covers the employee only. Net assets of the marriage must be under $500,000. And all issues are to be agreed upon in writing by the parties.

COVERED



AUTO

Provider Network

CRIMINAL ACCIDENT REPRESENTATION
Representation of the participant on any criminal charge for manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, arising from the permitted use of a licensed motor vehicle. Pre-existing conditions are excluded. Certain exclusions may apply.

COVERED

DRIVER'S LICENSE RESTORATION
The provider law firm will provide the participant up to 2.5 hours of assistance with reinstating their driver's license. Pre-existing conditions are excluded. Certain exclusions may apply.

COVERED

MOTOR VEHICLE PROPERTY DAMAGE
The provider law firm will provide the participant with up to 2.5 hours of attorney time providing collection assistance up to $5,000 or less per property damage claim. This service does not include filing a lawsuit. Pre-existing conditions are excluded and certain exclusions may apply.

COVERED

MOVING TRAFFIC VIOLATIONS
Representation is provided when the participant or the participant's spouse and or dependants have a valid driver's license. Pre-existing conditions are excluded and certain exclusions may apply.

COVERED



ESTATE PLANNING

Provider Network

LIVING WILL/PHYSICIAN'S DIRECTIVE
Consultation, preparation, and document review of a Health Care and Financial Power of Attorney for the participant. Consultation on types of Powers of Attorney is also provided.

COVERED

POWERS OF ATTORNEY
Consultation, preparation, and document review of any Power of Attorney prepared when the participant is granting power.

COVERED

PROBATE
Consultation for probates.

COVERED

TRUSTS
Consultation and document review of revocable and irrevocable trusts, including special needs trusts.

COVERED

WILLS AND CODICILS
Consultation, preparation and review of a Last Will and Testament and a codicil.

COVERED

AFFIDAVITS
Consultation and document review.

COVERED

BANKRUPTCY
Consultation and document review.

COVERED

CONSUMER PROTECTION
Consultation and document review. Trial defense services may apply.

COVERED

DEBT COLLECTION
Consultation and document review. Trial defense services may apply.

COVERED

IDENTITY THEFT
Consultation and document review. Trial defense services may apply.

COVERED

PERSONAL PROPERTY ASSISTANCE PREPARATION
Consultation and document review of purchase agreements, matters relating to credit reports, credit agreements or installment agreements.

COVERED

PROMISSORY NOTES
Consultation and document review of promissory notes for the participant regardless of if the participant is the payer or the payee.

COVERED

RESIDENTIAL LOAN DOCUMENT ASSISTANCE
Preparation of residential loan documents, as required of the borrower by the lending institution, for the purchase of the participant's primary residence. This coverage is available once each membership year. All information necessary for the preparation of the documents must be provided to the provider law firm at least five business days prior to the closing date. This service does not include review of the abstract or preparation of a Title Opinion or the provider lawyer's presence at closing.

COVERED

SMALL CLAIMS ASSISTANCE
Consultation and document review. Trial defense services may apply.

COVERED

TAX AUDIT AND COLLECTION SERVICE
Consultation, preparation, document review, and court representation of the participant when he/she is notified in writing of a tax audit investigation, or examination of his/her tax return when he/she is requested in writing, to appear at the offices of IRS, state or local taxing authorities concerning his/her tax return. Coverage begins with tax return due on April 15th of the same year as the effective date. See a plan contract for state of residence for specific terms, coverage, amounts, conditions, and exclusions. Garnishment, attachment, or any other post judgment relief action, trust returns, business or corporate tax returns, payroll and related returns are not covered. Charges of tax fraud or income tax evasion are not covered.

COVERED



HOME

Provider Network

BOUNDARY OR TITLE DISPUTES
Consultation and document review. Trial defense services may apply.

COVERED

DEEDS
Consultation and document review.

COVERED

EVICTION AND TENANT PROBLEMS
Consultation and document review. Trial defense services may apply.

COVERED

FORECLOSURE Consultation and document review. Trial defense services may apply.	**COVERED**
GARNISHMENT Consultation and document review.	**COVERED**
HOME EQUITY LOAN Consultation and document review. Residential loan document services may apply.	**COVERED**
MORTGAGES Consultation and document review. Residential loan document services may apply.	**COVERED**
PROPERTY TAX ASSESSMENTS Consultation and document review.	**COVERED**
PURCHASE/SALE OF HOME Consultation and document review. Residential loan document services may apply.	**COVERED**
REFINANCING OF HOME Consultation and document review. Residential loan document services may apply.	**COVERED**
REPOSSESSION Consultation and document review. Trial defense services may apply.	**COVERED**
ZONING APPLICATIONS Consultation and document review.	**COVERED**

24/7 EMERGENCY ACCESS

The participant receives toll-free telephone access to the Provider Law Firm on a 24-hour per day basis—by calling 877-825-3797—for the following covered emergencies: 1. Anytime the participant is in the presence of a law enforcement officer that may detain him/her; 2. Anytime the participant is in the presence of a law enforcement officer or agency representative who is attempting to take away the participant's child(ren); 3. If the participant is involved in an accident that results in bodily harm or physical injury; 4. The participant is being served with a warrant. Emergency access is not available for assistance in making, posting, or obtaining bond, bail or other security required for release from a governmental facility.

COVERED

ADDITIONAL BENEFITS

For all personal legal matters not otherwise outlined and/or additional assistance is needed beyond the scope of benefits outlined, the participant will be eligible to services at a 25% discount off the provider law firm's standard hourly rate. The discount does not apply to contingency fee matters or flat fee arrangements, which may be negotiated at a separate rate with the provider law firm.

COVERED

LEGAL FORMS

Participants have access to an online legal library and mobile app of forms that focus on many of today's most common legal concerns. Through the Forms by LegalShield app participants can select from popular legal forms, fill out the form and sign, or send the document on to be signed by another party, all from the convenience of their phone.

COVERED

MOBILE APP

The participant can directly call their provider law firm, upload traffic tickets and submit their Will questionnaire directly to the provider law firm through the LegalShield mobile app.

COVERED

TRIAL DEFENSE

Consultation and court representation when the participant or the partcipant's spouse is a defendant in a covered civil action. Negotiation of settlement will also be provided through the schedule of hours based on membership year:

COVERED

Year	Pre-Trial	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

See a plan contract for specific state of residence for complete terms, coverage, amounts, conditions and exclusions. Any matter which arises as a result of a business, interests or employment matters, class actions, amicus curia filings or interventions filed in which the participant is a party or potential party and defined acts in a lawsuit occurred prior to the plan's Effective date are not covered. Service is available after the Effective date of the membership.