

The Family Protector



What the U.S. Legal Plan covers for you...

Our plan was designed to make access to legal representation available and affordable to everyone, regardless of the ability to pay. Consumer groups have recognized this plan as the broadest and most comprehensive in the industry. We believe our plan covers all the legal services that your family will ever need. There are many different types of legal plans as well as many different types of coverages afforded by legal plans. The following explains what our plan covers and the extent of legal services available to you.

Attorneys:

U.S. Legal attorneys have been in private law practice for more than five years, possess a good professional reputation, and enjoy helping people. It is our belief that you prefer an attorney nearby and in your hometown so you can directly set your own appointments. We feel that you are far better served by having your own fulltime, local attorney that you may contact directly without asking permission from us.

Claim Forms:

U.S. Legal does not require claim forms. When using your plan, simply call the attorney selected and identify yourself.

Covered services and the part of the attorney's fees that are covered:

Our plans have two important positive distinctions. There are no limitations on the number of times you may use a covered service, with few limits to the number of hours that an attorney is required to spend resolving your legal need. * Nearly all other plans have substantial restrictions on both usage and attorney hours.

Consultations with Attorney:

Use this service to discuss legal matters with your attorney or to practice preventive law. There are no limits. We pay 100% of attorney's fees.

Consumer Law:

This is the area of law concerning you as a purchaser of products or services. When those products or services do not perform as promised, or the service is not delivered as warranted, or otherwise, you may have a claim for relief. This plan covers consultation, filing of lawsuits and representation through trial for disputes about services or products you have purchased. We pay 100% of the attorney's fees.

Civil Actions as Plaintiff:

This includes representation up to and including trial for all civil cases where there is a legitimate cause of action and is not a frivolous case.

Civil Actions as Defendant:

Representation of Plan Member as a defendant in all cases. This includes representation through trial. Where Plan Member is provided legal representation through other

coverages, such as auto liability or homeowner's insurance, said coverages shall be primary and this plan's coverage secondary.

Adoptions:

This plan specifically covers adoption, including stepparent adoption. We pay 100% of attorney's fees.

Family Law:

Family Law is the most widely used of all the legal coverages. In most states, legal services for Family Law constitute more than half of the usage. *

Divorce:

Coverage includes complete negotiation with the attorney, pretrial consultation as well as preparation of all legal documents and representation in court until the entry of the final judgment of divorce.

Post Judgment Child Support:

This procedure is used to enforce a final judgment concerning the payment of child support and related issues. Coverage includes pretrial consultation as well as preparation of all legal documents and representation in court.

Post Judgment Child Custody:

This procedure may be utilized to change custody or visitation arrangements after a divorce has been finalized. Coverage includes pretrial consultation as well as preparation of all legal documents and representation in court.

Post Judgment Modification:

Legal procedures to change, modify, increase or decrease requirements of a final judgment. Coverage includes pretrial consultation as well as preparation of all legal documents and representation in court.

Guardianship:

This legal proceeding is used to provide protection for minors or adults with disabilities that prevent them from handling their own affairs. Coverage includes pretrial consultation as well as preparation of all legal documents, and representation in court.

Annulment:

This procedure may be used in certain unusual circumstances to void a marriage. The effect is to leave the parties as if they never married each other. Coverage includes pretrial consultation as well as preparation of all legal documents and representation in court until the entry of final judgment.

Name Change:

This plan covers legal name changes in full. We pay 100% of attorney's fees.

Bankruptcy:

Bankruptcy is among the most utilized of the legal services throughout the country. Our company covers Chapter 7 bankruptcy. We pay 100% of attorney's fees.

Real Estate Transactions:

Your Attorney will provide you with legal assistance in connection with the sale or purchase of your family dwelling. Excluded from Real Estate Transactions shall be title examination and the rendering of any opinion or policy of insurance guaranteeing title in respect to the transfer, mortgaging, or other disposition or real property.

Insurance Law:

Some of the biggest disputes that consumers have are with their own insurance companies. These include your car, life, homeowner's, etc. It's important for you to know that you do have legal help available to protect you in these situations.

Immigration Law:

Visa Extensions: Defined as application for extension of any existing visas where eligible for said extensions.

Naturalization: Defined as advice, consultation, preparation and filing of applications for naturalization before the United States Bureau of Citizenship and Immigration Services.

Deportation (Now Known as Removal): Advice, consultation and appearance before the U.S. Immigration Court to provide members with Defense of Removal actions and/or applications for Relief from Removal before the Immigration Judge.

All Immigration Matters not Listed Above: All other immigration matters to be provided to members at one-third (1/3) discount off attorney's normal hourly rate.

Landlord/Tenant Law:

This plan will provide you with an attorney who will review and/or prepare documents concerning tenant law on your leased personal family residence. We pay 100% of attorney's fees.

Probate of Wills:

Representation in the appropriate court for judicial determination of death and heirship claims where the plan member is Personal Representative, heir or beneficiary.

Preparation of Legal Documents:

Preparation and review of normal and customary legal documents and legal forms.

Criminal Law:

Most legal plans cover criminal law to some degree. Our plan covers all misdemeanor violations of state, county, and municipal laws, without limitation. We pay 100% of attorney's fees through trial.

Defense of Juveniles:

Representation of the plan member's minor (under age 18) dependent children in judicial proceedings.

Traffic Violations:

These are important because they can result in the suspension or loss of driving privileges and could also cause large increases in your car insurance. We pay 100% of attorney's fees for the attorney to represent you through trial for non-criminal moving traffic violations.

DWI:

Along with traffic violations, DWI's are extremely serious. U.S. Legal not only covers traffic tickets but also covers first offense DWI in full and pays 100% of attorney's fees.

Personal Injury:

Civil lawsuits for personal injuries caused to Plan Members, including auto accidents, medical malpractice and similar causes of action.

*There is a 15 (fifteen) hour per year limitation on the use of Family Law coverage, which is supplemented by a 1/3 (one third) discount on the attorney's hourly rate thereafter.

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