

## **Law Officers Legal Plan**

### **Preventive Legal Services**

Toll Free Phone Consultations with your Provider Lawyer

This plan offers, unlimited telephone access to your Provider Law Firm for personal and business advice when you enroll. Call the toll-free number during business hours when you have a non-emergency legal problem or question.

Phone Calls and Letters...

A phone call or letter from your Provider Lawyer can get you the results you want fast. Your Provider Lawyer will recommend a letter or phone call when that is the best step for you. One call or letter per personal subject related matter is free with your membership. Plus, you'll receive two business letters each year at no additional cost! Additional assistance for same subject at 25% discount.

Contract and Document Review...

You can have an unlimited number of personal legal documents, up to ten pages each, reviewed by your Provider Lawyer. Included each year is one business document review at no additional cost! Your Provider Lawyer will analyze the documents and suggest changes for your benefit before you sign.

Wills for You and Your Family...

A Will for you at no additional charge, not just a "simple" Will, but one that meets most Americans' needs - with free yearly reviews and updates. Wills for covered family members are just \$20 each; changes and updates \$20. Trust preparation is available at a 25% discount.

\* [Additional Information & Exclusions](#)

### **Administrative and Termination Hearing Representation**

Up to 10 hours of legal consultation, advice and representation for 2 administrative inquiries or investigations per membership year; up to 5 hours of assistance per occurrence.

Advice, counsel, and representation by your Provider Lawyer for one pre-termination hearing each membership year -- at no additional cost.

24 hour Toll-free telephone access to your provider lawyer in the event of an emergency arising from your direct employment responsibilities while on active duty as a law enforcement officer.

Your Provider Lawyer will also help with post-termination hearings (before a review board or arbitrator) as described below. (Additional preparation time is covered under your 25% discount.)

1st member year: 60 hours of actual hearing time at no added charge including 2.5 hours of pre-hearing assistance, counsel.

2nd year renewal: 120 hours of actual hearing time at no added charge including 3 hours of pre-hearing assistance, counsel.

3rd year renewal: 180 hours of actual hearing time at no added charge including 3.5 hours of pre-hearing assistance, counsel.

4th year renewal: 240 hours of actual hearing time at no added charge including 4 hours of pre-hearing assistance, counsel.

5th year renewal: 300 hours of actual hearing time at no added charge including 4.5 hours of pre-hearing assistance, counsel.

\* [Additional Information & Exclusions](#)

### **Trial Defense Services**

You and your spouse also have coverage for representation by your Provider Lawyer if either of you are named defendant or respondent in a covered civil or job-related criminal action filed in court. Hours available for representation increase each membership year.

1st member year:  
60 hours of actual trial time at no additional charge including 2.5 hours of pre-trial time.

2nd year renewal:  
120 hours of actual trial time at no additional charge including 3 hours of pre-trial time.

3rd year renewal:  
180 hours of actual trial time at no additional charge including 3.5 hours of pre-trial time.

4th year renewal:  
240 hours of actual trial time at no additional charge including 4 hours of pre-trial time.

5th year renewal:

300 hours of actual trial time at no additional charge including 4.5 hours of pre-trial time.

\* [Additional Information & Exclusions](#)

### **Motor Vehicle Related Services**

It's your worst nightmare - a tragic accident resulting in loss of life, especially in the line of duty. If you are driving a vehicle, with the express consent and permission of the owner of the vehicle, and you are involved in an accident that results in your being criminally charged with manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide, you will be entitled to defense of the charge by your provider lawyer in the court of original jurisdiction.

\* [Additional Information & Exclusions](#)

### **IRS Audit Legal Services**

Pre-Paid Legal takes the bite out of an IRS audit with up to 50 hours of professional services for either you, your spouse, or your dependent children when notified in writing of an IRS audit, or requested to appear at the IRS about your tax return. Your 50 hours break down to:

One hour for consultation, advice, assistance when notified of an audit.

2.5 hours at no added charge if settlement is not reached in 30 days. Available for representation, negotiations, conferences, telephone conversations, and settlement conferences prior to litigation.

46.5 hours at no added charge if settlement is not reached without litigation and the IRS sues you, or you pay the disputed tax, and sue the IRS.

Coverage begins with the return due on April 15 of the year your membership is effective. Services under this benefit available through your Provider Lawyer.

\* [Additional Information & Exclusions](#)

### **Other Legal Services**

Your Provider Lawyer will render assistance at a 25% reduction to his or her standard or corporate hourly rate for you or your spouse should you need legal assistance or litigation services not otherwise covered by this membership. Your Provider Lawyer must have five days notice prior to court representation. Telephone advice is available immediately.

\* [Additional Information & Exclusions](#)

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#### **Additional Information & Exclusions:**

*Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained on this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions.*

Phone Consultation: Nevada residents limited to 50 hours of telephone consultation per year.

Letters and Phone Calls: A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

Contract and Document Review: Nevada residents limited to 5 personal legal documents reviewed per year.

Will Preparation: Trust preparation is available at a 25% discount. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

Administrative and Termination Hearing Representation: Not covered under this benefit are hearings and investigations or inquiries which result from any alcohol or drug-related matter or allegation involving the use of chemicals. Also not covered are hearings resulting from matters arising other than from the direct performance of job responsibilities while on active duty, such as reduction in force or any other termination or separation from service unrelated to job performance. Pre-existing conditions are not covered.

Trial Defense Services: This coverage applies only to the named member and spouse. Divorce, separation, annulment, child custody or other divorce-related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and civil or criminal charges occurring as a result of operating a commercial vehicles with more than two axles are not covered under this benefit, but are covered by the preferred member discount. Additional exclusions under this benefit: Being named in a civil lawsuit or having criminal charged filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount. If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgment. Pre-Paid Legal will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Motor Vehicle Related Services: Benefits are available 15 days after enrollment. Not covered are pre-existing conditions, charges related to DUI/DWI or drug related matters, matters arising from the use of a commercial vehicle with more than 2 axles, hit and run related charges, or charges where the covered person is driving without a valid operator's license.

IRS Audit Legal Services: Does not cover business tax returns, garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, pre-existing conditions - where member has been notified by the IRS prior to enrollment, and services rendered by an enrolled agent. Coverage includes the return due on April 15th of the first membership year.

Other Legal Services: The standard hourly rate discount for law enforcement matters may differ from the standard hourly rate discount offered for non-law enforcement related assistance due to the complexity and lawyer specialization needed in law enforcement cases. A retainer may be required before services are rendered under this benefit.