



Relax... You Can Be Covered

LEGAL RESOURCES™ NATIONAL PLAN



**COURTROOM
REPRESENTATION²**

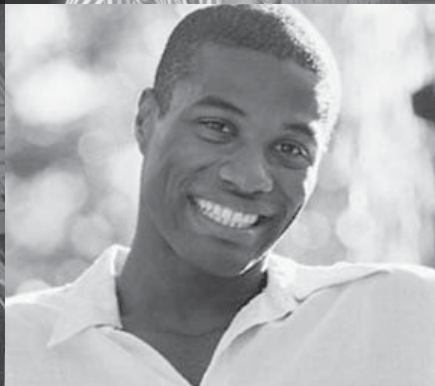


**PROTECTS
YOU AND YOUR
FAMILY¹**

**LIMITED
OPEN
ENROLLMENT**



**LEGAL RESOURCES™
PARTNERS
WITH
SIGNATURE
LEGALCARE®**



LEGAL RESOURCES™ PLAN IS UNDERWRITTEN BY HERITAGE CASUALTY INSURANCE COMPANY AND SOLD UNDER THE NAME SIGNATURE LEGALCARE® AND ADMINISTERED IN SOME STATES BY HERITAGE CASUALTY INSURANCE COMPANY AND IN OTHERS BY LEGAL RESOURCES™.
1. Family includes spouse and dependent children under 19 years of age or under 23 years of age if a full-time student. 2. Attorney fees for participating attorneys covered 100% or discounted 25% depending on the legal matter and location. Please review the summary of services for a complete description of benefits provided, limitations and exclusions.

VIEW OUR 7 MINUTE VIDEO
at www.legalresourcesplan.com
legalresources@legalresourcesva.com • 1-800-728-5768

INFORMATION YOU SHOULD KNOW...

- ❖ Visit Legal Resources at www.legalresourcesplan.com and view our 7 minute video presentation.
- ❖ All attorney fees for legal services listed in the "Summary of Services" are either covered in full 100% or discounted 25% depending upon the legal matter.
- ❖ You will receive your Subscriber Membership Card with your plan administrator's phone number in the mail.
- ❖ You can only enroll in this plan during an open enrollment period or as a new employee.
- ❖ The affordable payroll deducted monthly fee includes unlimited use of covered services for all covered family members.
- ❖ Legal Resources™ will administer all legal services for Virginia, Washington D.C. and Maryland subscribers. In all other areas, the Plan is underwritten and administered by Heritage Casualty Insurance company, under the name Signature LegalCare®.



Attorney Fee Savings

"Estimated Attorney Fees" Demonstrates the potential savings our legal plan provides. The estimated attorney fees do not represent actual payments but rather the standard fee or hourly rate an attorney would charge for that service.

Examples of Legal Services	Estimated Attorney Fees without Legal Plan	Attorney Fees as a Subscriber*
❖ Legal Counsel and Advice for all covered benefits	\$200/hr	- 0 -
❖ Traffic Court Representation <i>(For offenses subject to license restriction or suspension)</i>	\$300-\$750	- 0 -
❖ DUI Court Representation (1st Offense)	\$750-\$1,500	- 0 -
❖ Will Preparation <i>(Includes living will, medical durable power of attorney, advance directives, and coverage provisions for minors)</i>	\$300-\$500	- 0 -
❖ Credit /Warranty Disputes	\$200/hr	- 0 -
❖ Reviewing a financial Contract or Lease	\$200/hr	- 0 -
❖ Tenant Disputes with Landlords	\$200/hr	- 0 -
❖ Uncontested Divorce Representation	\$500-\$750	- 0 -
❖ Uncontested Domestic Adoption <i>(includes name change)</i>	\$500-\$750	- 0 -
❖ Purchasing a primary residence <i>(A minimum \$50.00 administrative charge may apply for non attorney costs.)</i>	\$400-\$600	- 0 -
❖ Selling a primary residence	\$200-\$400	- 0 -
❖ Defending your child in Juvenile Court <i>(misdemeanor)</i>	\$500-\$1,000	- 0 -

Please review the enclosed Summary of Services for a complete description of all services and limitations PRIOR to enrollment.

Subscriber responsible for all non-attorney costs (filing fees, fines, court costs, etc.).

**With participating attorney*

LEGAL RESOURCES
NATIONAL PLAN
SUMMARY OF SERVICES

100% OF ATTORNEY FEES ARE COVERED AT THE PLAN RATE FOR PARTICIPATING ATTORNEYS FOR THE FOLLOWING LEGAL SERVICES:

1. **Unlimited Telephone Advice:** This benefit provides the opportunity to discuss with an attorney any personal legal problems that are not specifically excluded or prohibited by the Plan. The attorney will explain the Covered Person's rights, point out his or her options and, if needed, recommend a course of action. The Covered Person will not be billed for this service and there are no claim forms to be completed.
2. **Administrative Hearings:** The legal services required by a Covered Person at a municipal, county, state or federal administrative board, agency or commission for a non-vehicular matter, where the final disposition is:
 - a. A stipulated settlement without an appearance, or
 - b. Attorney appearance before such board, agency or commission
3. **Adoptions:** The legal services required in any one adoption proceeding for all minor child(ren) where the Covered Person is the adopting party and only where the final disposition is:
 - a. Uncontested Relative or Stepparent Adoption, Judgment at Preliminary Hearing, or
 - b. Uncontested Foster Child Adoption, Judgment at Preliminary Hearing, or
 - c. Uncontested Non-Agency Adoption with Preliminary Hearing and Final Hearing, or
 - d. Uncontested Agency Adoption
4. **Boundary and Title Disputes**
 - a. Boundary or title disputes involving an employee's primary residence with or without attorney appearance
5. **Consumer Protection:** The legal services required for a Covered Person as plaintiff for the enforcement of guarantees, warranties, leases and other contracts pertaining to the lease or purchase of goods or services, except those related to real estate (e.g. a new home construction, remodeling of an existing home or an addition to an existing home), where the final disposition of the dispute terminates:
 - a. Representation without a civil suit being filed, or
 - b. After filing civil suit and ending in a settlement with or without court appearance, or
 - c. By Court Judgment after court appearance
6. **Preliminary Criminal Defense:** (Limited to one per five Benefit Years per Family Unit) The legal services required as a result of a crime charged, including pre-trial discovery, bail or preliminary hearing and arraignment, and all other legal services required up to and including the entering of the Covered Person's final plea, but excluding any trial.
 - a. Defense of a misdemeanor, including defense of a disorderly persons offense
7. **Criminal Trial Defense:** (Limited to one per five Benefit Years per Family Unit) Legal services rendered by an attorney subsequent to Covered Person's entering a final plea of not guilty to conduct a trial before a judge and/or jury of a Misdemeanor.
 - a. For each day of attorney court appearance (\$300.00 MAXIMUM COVERAGE)
 - b. Up to 40 day maximum for any one trial (\$12,000.00 MAXIMUM COVERAGE)
8. **Debt Collection Defense**
 - a. Defense against contract claims and/or proceedings in executions without court appearance or the filing of pleadings and ending in a settlement, or
 - b. Defense against contract claims and/or proceedings in executions with Attorney representation at a trial, motion or hearing, or
 - c. Defense against foreclosure of a real estate mortgage which is the Covered Person's primary residence without court appearance or the filing of pleadings and ending in a settlement, or
 - d. Defense against foreclosure of a real estate mortgage which is the Covered Person's primary residence with attorney representation at a trial, motion or hearing
9. **Debt Collection As Plaintiff:** The legal services required for the Covered Person to sue and collect a sum of money due by certain and express agreement, in excess of the then current small claims limit, from a party other than a member of the Covered Person's family.
10. **Defendant Civil Action:** The legal services required for the Covered Person as defendant after court action has been initiated in a civil damage suit, either personal or real, not involving debt collection or claims arising out of vehicular or boat accidents or which may be otherwise covered by separate insurance.
 - a. After suit is filed, action is settled prior to serving answer on defendant's behalf, or
 - b. After suit is filed, answer is served and ending with court appearance, or
 - c. By Court Judgment after court appearance
11. **Document Review And Preparation:** The legal services rendered by an attorney in his/her office as a result of a Covered Person's visit to the attorney's office to review and prepare documents. This Document Review and Preparation Benefit may not be used to supplement benefits available under any other legal services covered by the Plan.
 - a. Residential Lease Agreement (when Covered Person is the lessee)
 - b. Power of Attorney
 - c. Bill of Sale when the Covered Person is the drafter
 - d. Affidavit
 - e. Time-sale contract
 - f. Warrant
 - g. Social Security Disability, Unemployment Compensation, or Veterans Benefits Applications
 - h. Deed
 - i. Promissory Note
 - j. Insurance Claim
 - k. Demand Letter
12. **Driver's License Suspension:** (DUI offenses limited to 1st offense only). The legal services rendered by an attorney for preparation and/or appearance in a Court and/or at an Administrative Hearing where the Covered Person's driver's license is subject to suspension or revocation because the infraction initially charged is that of reckless driving or other major violation, including DUI.
13. **Elder Care Consultation:** This benefit is limited to matters involving the Covered Person and/or his/her parents or stepparents regarding those services listed below to assist with health and estate planning.
 - a. Financial review and analysis, including review of all assets, real and personal.
 - b. Health Care insurance review, including an analysis of existing Medicare and Medicare Supplemental benefits as well as Long Term Care Insurance benefits.
 - c. Review of existing wills, trusts, powers of attorney, health care proxies and health care declarations
14. **Estate Administration And Estate Closing**
 - a. The legal services rendered by an attorney for assistance in the administration of a deceased Covered Person's estate, including the applicable property transfers and court appearance (\$240.00 MAXIMUM COVERAGE).
 - b. The legal services rendered by an attorney for assistance in the administration of a deceased Covered Person's parent's estate, including the applicable property transfers and court appearance where the Covered Person has been named the executor/executrix of the parent's estate by court order. Covered Person must initiate a relationship with an attorney for estate administration and closing assistance no later than one month after the parent's death (\$240.00 MAXIMUM COVERAGE).
15. **Eviction Defense:** The legal services required to negotiate for and/or defend a Covered Person as a tenant in an eviction proceeding with or without court appearance.

- 16. Juvenile Court Proceeding:** The legal services rendered by an attorney because the Covered Person's actions necessitate an attorney's appearance at a Criminal Proceeding for a juvenile in the Family Court.
- 17. Matrimonial Matters As A Petitioner Or Non-Petitioner:** The legal services rendered by an attorney to the employee only, as required to reach the final disposition of:
- A property settlement or separation agreement not in conjunction with an action for annulment or dissolution of marriage, or
 - An uncontested annulment or dissolution of marriage (including uncontested stipulation of settlement) with or without property settlement or separation agreement.
- Court Awarded Fees:** In the event the court awards attorney's fees in a matrimonial legal matter, the amounts payable under the Plan must be used to offset the attorney's total fees for such legal services.
- 18. Modification Or Enforcement Of Divorce Or Separation:** The legal services rendered by an attorney to a Covered Person in connection with a modification or enforcement of a valid, final dissolution of marriage with respect to child custody, visitation, alimony, child support, separate maintenance agreement or contempt.
- Uncontested modifications without court appearance
- 19. Name Change:** The legal services required for a change of a Covered Person's legal name.
- 20. Real Estate Matters:** The legal services or the review of documents and the negotiations of terms necessary to conclude the final purchase and/or sale of a one-family dwelling which is the Covered Person's primary place of residence.
- Sale only, or
 - Purchase only, or
 - Sale and purchase
- 21. Small Claims Court:** (subject to a \$200 minimum claim).
- Telephone advice by an attorney, or consultation with an attorney in his/her office to discuss the rules and procedures for filing as a plaintiff, or responding as a defendant, to actions in Small Claims Court or its equivalent where representation by an attorney is not allowed.
 - Representation by an attorney of a Covered Person as plaintiff or defendant in Small Claims Court or its equivalent in jurisdictions where such representation is allowed.
- 22. Tenant Negotiations:** The legal services required to draft correspondence and negotiate for a Covered Person as a tenant with regard to Landlord/Tenant issues.
- 23. Will And Trusts:** The legal services required by a Covered Person for the completion of:
- Simple Will, or
 - Reciprocal Simple Wills for employee and spouse, or
 - Reciprocal Wills with trust provisions for dependent child(ren) for employee and spouse
 - Codicil
 - Living Wills (for employee and spouse)
 - Durable Power of Attorney

EXPANDED COVERAGE RIDER: For office consultations from a participating attorney, any matter not specifically covered or excluded under the summary of services herein will be offered at a TWENTY-FIVE percent (25%) attorney fee discount off of usual and customary fees. The Plan Attorney will evaluate all factors before representation will be provided, where specialized attorney services are available.

OUT-OF-NETWORK OPTION: The Out-of-Network Option is for those subscribers residing in typically rural areas where a Plan Attorney is not available. A Capped Benefit schedule is available through use of non-network attorneys. The Plan will pay \$70.00 per hour up to the schedule benefit maximum. The covered person will be responsible for any additional fees. Claims are to be submitted for reimbursement consideration upon the completion of the legal service. Claims are considered for payment based on the legal service the attorney actually performed, not necessarily the service for which the attorney was originally retained.

EXCLUSIONS AND LIMITATIONS

Certain matters are not covered under the legal insurance plan. These are:

- The participation in any business venture, including, but not limited to: proprietorships, partnerships, corporations, commercial endeavors, rental property, patents, copyrights or trademarks. A business venture is defined as any activity that produces or is contemplated to produce revenue.
- Preparing or filing income tax returns.
- Workers Compensation Law, Unemployment matters, Admiralty; Federal Employers Liability Act.
- Appeal proceedings, group or class actions, intervention, and amicus curiae filings.
- Civil actions pursued in court where the Covered Person is a plaintiff, including small claims court or its equivalent. A Plan Attorney will give advice to a Covered Person on how to pursue a claim in such a court. This does not apply to plaintiff legal services which are specifically included in the List of Legal Services.
- Consultations, civil, or criminal legal actions, any part of which: (a) involve the Contract Holder, or any included employer, or the labor organization or union, if any, which collectively bargained for this coverage; or (b) relate to your employment would exclude the entire action.
- Legal actions against Legal Resources Plan and/or Heritage Casualty Insurance Company, any of either of their respective parents or affiliated companies, agents, administrators, subcontractors, or which involve disputes about the insurance.
- Legal proceedings for which the Covered Person had consulted or retained an attorney prior to becoming covered under this insurance.
- Legal proceedings in which both the plaintiff and the defendant are persons in the same Family Unit. [This does not apply to Legal Services listed as Matrimonial Matters in the List of Legal Services].
- A. Defense of criminal charges against a Covered Person if any of the following has contributed to the cost of this insurance on behalf of that Covered Person:
 - The victim of the crime
 - Someone who is the same Family Unit as the victim
- Fines, title insurance costs, court costs, court appointed attorneys, filing fees, subpoenas, assessments, penalties, expert witness fees and other related expenses (e.g. facsimile, copy expense, postage, long distance phone charges, mileage, etc.).
- Services performed by an attorney who is related to the Covered Person by blood or marriage.
- Services not performed by an attorney. Services performed by a paralegal under the direct supervision of an attorney will be treated as if performed by the attorney.
- Services provided outside the United States.
- Any legal proceeding in which the Covered Person is entitled to legal representation or reimbursement for the costs thereof from any source other than this policy (subject to Coordination of Benefits provisions).

PERSONAL INJURY SERVICES: Consultation and review for Covered Person in connection with a personal injury claim as plaintiff. Attorney will evaluate all factors and determine, at the attorney's discretion, whether or not representation will be provided. If attorney represents Covered Person and any damages are recovered or a monetary benefit is received, a contingent fee of twenty-five percent (25%) will be assessed by the Attorney for initial trial and/or settlement. Subsequent appeal proceedings will be capped at thirty percent (30%) contingent fee. Federal Court, Appellate Court, Supreme Court, Medical Malpractice claims and products liability claims may require a separate fee arrangement based upon the mutual agreement of the Covered Person and the Attorney. Covered Person will be responsible for all non-attorney costs.

NON-ATTORNEY COSTS: Covered Person responsible for all non-attorney costs (i.e. filing fees, court costs, mileage, postage, phone calls, etc.).