LegalShield®

Law Officers Legal Plan

Protects You on the Job and at Home

Reasons to use your plan:

- You are served with a lawsuit for improper arrest
- An inmate commits suicide while you're on duty
- You discharge your weapon out-of-state to confront an active shooter
- Your insurance claim is denied
- You are tired of hidden cell phone fees
- Landlord raises rent in violation of your verbal agreement
- A creditor tries illegal collection tactics
- You have a lease or other document to sign that you don't understand

1. **On-The-Job Coverage**
   - Dedicated hours for administrative hearings, termination hearings, and lawsuits
   - 24/7 Emergency access

2. **Off-The-Job Coverage**
   - Dedicated hours for lawsuits
   - 24/7 Emergency access in all 50 states
   - Legal consultations

3. **Family Coverage**
   Member, spouse or significant other, and dependent children covered at no additional charge (see your plan contract for complete coverage details).

Our Promise to You

As one of the first companies in North America to provide legal expense plans to consumers, we are currently protecting and empowering more than 4.3 million lives across the U.S. and Canada. And with over 700 employees dedicated to serving you, our promise remains the same: to provide outstanding legal services by quality law firms at an affordable price.

LAW OFFICERS LEGAL PLAN BENEFITS

Advice*
Unlimited topics, personal or business even on pre-existing conditions

24/7 Emergency Assistance
After-hours consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

Letters and Phone Calls on Your Behalf
Available at the discretion of your provider lawyer

Legal Document Review (up to 10 pages each)*
Contracts/documents up to 10 pages each - for an unlimited number of personal documents and for 1 business document per membership year

Standard Will Preparation
- Standard Will with yearly reviews/updates
- Available to covered family members for $20
- Other documents available: Living Will, Health Care Power of Attorney

Tragic Accident Representation*
It's your worst nightmare—a tragic accident resulting in loss of life, especially in the line of duty.

LegalShield will pay the legal fees of your provider law firm for your defense if you are criminally charged with Negligent Homicide or Vehicular Homicide, including Manslaughter. This also applies for covered members of your family.

Audit Services
- One hour of consultation, advice or assistance when you are notified of an audit by the IRS
- An additional 2.5 hours if a settlement is not achieved within 30 days
- If your case goes to court, you'll receive 46.5 hours of your provider law firm's services
- Coverage for this service begins with the tax return due April 15 of the year you enroll

Administrative & Termination Hearing Representation*
- Legal consultation, advice and representation for two administrative inquiries/investigations per membership year.
- Advice, counsel, and representation for one pre-termination hearing per year.
- Pre-trial prep work and trial representation for post-termination hearings as described in the chart below:

YEAR	PRE-HEARING TIME	HEARING TIME	TOTAL HOURS
1	2.5	57.5	**60**
2	3	117	**120**
3	3.5	176.5	**180**
4	4	236	**240**
5	4.5	295.5	**300**

Trial Defense*
Assistance if you or your spouse is named defendant or respondent in a covered civil or job-related criminal action filed in court.

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL HOURS
1	2.5	57.5	**60**
2	3	117	**120**
3	3.5	176.5	**180**
4	4	236	**240**
5	4.5	295.5	**300**

Additional Trial Defense Hours Are Available with the EXPANDED LAW OFFICERS LEGAL PLAN:
Your trial benefits will begin with 75 hours of attorney time available to you in your first year [17.5 hours of pre-trial time + 57.5 hours of trial time]. This is an additional 15 hours of pre-trial time than the regular plan offers. Remember, your pre-trial hours are those hours when your attorney is researching and preparing for your case. So these hours can be crucial to the outcome of your lawsuit.

With the EXPANDED LAW OFFICERS LEGAL PLAN, your benefit hours increase each year, through your 5TH year of membership:

YEAR	PRE-TRIAL TIME	TRIAL TIME	TOTAL HOURS	MORE HOURS THAN REGULAR PLAN
1	17.5	57.5	**75**	**15**
2	23	117	**140**	**20**
3	28.5	176.5	**205**	**25**
4	34	236	**270**	**30**
5	39.5	295.5	**335**	**35**

25% off additional legal services
You may continue to use your provider law firm for legal situations that extend beyond plan coverage.

The additional services are 25% off the law firm's standard hourly rates. Your provider law firm will let you know when the 25% discount applies and go over these fees with you.

General Provisions:

You may use your preferred member discount and phone consultation benefit for any plan exclusions: fines; court costs; penalties; expert witness fees; bonds; bail bonds; and any out-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits. Due to regulatory requirements, benefits and rates vary in certain states. 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. This plan covers city, county and state law enforcement officers only.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

*Plan Limitations & Exclusions:

Trial defense services: Matters not covered under plan benefits and which you may use your preferred member rate for services are: dependents (covers member and spouse only); bankruptcy; divorce; separation; annulment; child custody or other divorce or domestic-related matters; 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 vehicle with more than two axles. Plan benefits apply only to charges of job-related criminal actions. Benefits do not cover instances in which you are named in a civil lawsuit or have criminal charges filed against you because you are listed as an owner, manager 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; lawsuits filed because of something that occurred prior to your enrollment or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment (even if the lawsuit is filed after you become a member); class actions, interventions or amicus curiae filings in which the covered member is a party (or potential party); garnishment; attachment or any other appeal; claims, defenses, or legal positions which your provider law firm determines will not prevail in court or are frivolous or without merit. **Administrative and termination hearing:** 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. **Motor vehicle legal services:** Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Pre-existing conditions; charges of DUI/DWI related matters; drug-related matters; hit-and-run related charges; leaving the scene of an accident; and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. Driver's license and personal injury/property damage recovery assistance is limited to two and one-half (2-1/2) hours of lawyer time per claim, does not include the filing of a lawsuit, and excludes personal injury and property claims exceeding $2,000. **IRS audit legal services:** Coverage includes the return due on April 15th of the first membership year. Does not cover garnishment; attachment or any other appeal; class actions; interventions or amicus curiae filings; charges of tax fraud or income tax evasions; trust returns; business and/or corporate tax 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.

Contracts issued by:
Pre-Paid Legal Services, Inc., and subsidiaries
Pre-Paid Legal CasualtySM, Inc.
Pre-Paid Legal Access, Inc.
In Florida: LS, Inc.
In Virginia: Legal Service Plans of Virginia, Inc.

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For More Information, Contact Your Independent Associate:
Solution Benefits - Doug Roberts
doug@solutionbenefitsinc. com
630.254.2884

BENEFIT	INDIVIDUAL	FAMILY
LOLP Legal	$3.45	$3.45
IDShield	$2.07	$4.37
Combo	$5.52	$7.82