

Coverage	Network Attorney	Non-Network Attorney
In-Office Legal Services		
Consumer Protection		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$800*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Debt Collection		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Foreclosure		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Defense of Garnishment		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Mechanic's Lien		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Student Loan Debt Collection		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
IRS Audit Protection		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
IRS Collection Defense		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Personal Bankruptcy		
Chapter 7	Paid in Full	\$880*
Chapter 13	Paid in Full	\$1,200*
Post-Discharge/Post-Confirmation Amendment	Paid in Full	\$240*
Dissolution of Marriage (Divorce)		
Uncontested Divorce, legal separation, or annulment (coverage for Named Insured)	Paid in Full	\$640*
Contested Divorce, legal separation, or annulment (coverage for Named Insured)	Paid in Full (First 20 hours)	\$1,600*
Child Support Enforcement	Paid in Full	\$640*
Alimony, Child Support, Child Custody, and Child Visitation Modification Defense		
Alimony	Paid in Full	\$400*
Child Support	Paid in Full	\$640*
Child Custody / Child Visitation	Paid in Full	\$960*
Alimony, Child Custody, and Child Visitation Enforcement		
Alimony	Paid in Full	\$400*
Child Custody / Child Visitation	Paid in Full	\$960*
Alimony and Child Support Modification		
Alimony	Paid in Full	\$400*
Child Support	Paid in Full	\$640*
Adoption		
Uncontested	Paid in Full	\$400*
Contested		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$800*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Guardianship / Conservatorship		
Uncontested	Paid in Full	\$480*
Contested		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$720*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Elder Law		
Advice and consultation	Paid in Full	\$25
Document preparation (deed and promissory note)	Paid in Full	\$40 per document
Document review	Paid in Full	\$40 per document
Mental Incompetency or Infirmity proceedings		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$960*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Name Change	Paid in Full	\$240*
Juvenile Court (excluding traffic matters)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*

Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Parental Responsibilities		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Criminal Misdemeanor (except involving motorized vehicles)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$720*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Habeas corpus		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Driving Privilege Protection (Driving While Intoxicated)		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Driving Privilege Restoration (Driving While Intoxicated)		
Minor Traffic	Paid in Full	\$240*
Minor Traffic	Paid in Full	\$240*
Estate Planning		
Simple Wills		
Individual	Paid in Full	\$320
Member / Spouse	Paid in Full	\$400
Codicil		
Individual	Paid in Full	\$40
Member / Spouse	Paid in Full	\$80
Complex Wills (Wills with trust)		
Individual	Paid in Full	\$320
Member / Spouse	Paid in Full	\$400
Living Will		
Individual	Paid in Full	\$40
Member / Spouse	Paid in Full	\$80
Health Care Power of Attorney		
Individual	Paid in Full	\$40
Member / Spouse	Paid in Full	\$80
Durable / Financial Power of Attorney		
Individual	Paid in Full	\$40
Member / Spouse	Paid in Full	\$80
Purchase / Sale of primary residence		
Refinancing of primary residence	Paid in Full	\$320*
Home Equity Loan of primary residence	Paid in Full	\$160*
Building Codes		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$400*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Easements		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$400*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Zoning and Variances		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$400*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Social Security / Veterans / Medicare		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$400*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
School Administrative Hearings		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$480*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Personal Property Protection		
Advice, consultation, negotiation, and correspondence	Paid in Full	\$320*
Trial for three (3) days or less	Paid in Full	\$1,800**
Trial starting on day four (4) until completion	Paid in Full	\$100,000***
Document Preparation	Paid in Full	\$40 per document
Document Review	Paid in Full	\$40 per document
General In-Office Services****		
Office consultations for legal advice, negotiation, document preparation and review	4 hours per year, noncumulative****	\$320*
Reduced Fee Benefit for any personal legal matter not specifically covered and not excluded	25% reduced fee	N/A
Reduced Contingency Fees	Maximum fee of 25% of the amount awarded before or after trial, or maximum fee of 30% of the amount awarded if successfully resolved only after an appeal	N/A

\* Non-Network Attorney Indemnity Benefits are up to the stated amount.

\*\* Trial Indemnity Benefits are (\$300 per 1/2 day of Trial time) up to the stated amount.

\*\*\* Trial Indemnity Benefits are (\$400 per 1/2 day of Trial time) up to the stated amount.

\*\*\*\* You cannot use the 4 hours to increase any other plan benefits or waive their limitations.