

PROTECT YOURSELF AND YOUR FAMILY FOR ONLY \$18.00 PER MONTH!

The Legal Resources Legal Plan provides 100% coverage on a broad range of legal services. Whether it's an every day legal need or unexpected life event, you can relax...you're covered.

ENROLL NOW!



The annual cost is less than what you would pay for just one hour of attorney's time!

205

Renting an apartment
Traffic violations
Courtroom representation
Auto purchase agreement
Advice and consultation

30s

Getting married
Buying a home
Preparing a will
Power of attorney for spouse
Contractor disputes



40s

Teenage drivers
Home refinance
Power of attorney for parents
Elder Law advice
Property disputes



50s

Estate planning
Family issues
Landlord disputes
Insurance claims
HOA hearings



60s

Revision or review of will Advance medical directive Estate advice Home sale or purchase Warranty disputes











FULLY COVERED SERVICES

LEGAL RESOURCES COVERS 100% OF THE ATTORNEY FEES FOR FULLY COVERED LEGAL SERVICES



General Advice and Consultation

 Unlimited in-person or telephone advice and consultation for fully covered services



Wills and Estate **Planning**

- · Will preparation and periodic updates
- Advance medical directive
- Financial powers of attorney
- Contingent trust for minor children



Preparation and **Review of Routine Legal Documents**

 Unlimited pages and occurrences



Real Estate

- Purchase, sale, or refinance of primary residence
- Deed preparation
- Tenant-Landlord matters
- Landlord-Tenant consultation



• Uncontested name change

adoption

Family Law

- **Elder Law** Estate advice
- · Powers of attorney for members' parents

Uncontested domestic

Uncontested divorce



Criminal Matters²

- Defense of misdemeanor
- Misdemeanor defense of iuveniles

Fully covered for first offense involving alcohol or illegal drugs



Traffic Violations

- Traffic infractions and misdemeanors
- Speeding
- Reckless driving
- · Driving under the influence 1st Offense



Consumer Relations and Credit Protection

- Warranty disputes
- Billing disputes
- Collection agency harassment



Civil Actions

- Representation as defendant
- Representation as plaintiff
- Insurance matters
- Initial administrative hearing
- Small Claims Court advice



Identity Theft

- Prevention assistance
- Education services
- Identity recovery assistance

Don't see your legal need listed?

The Legal Resources Plan offers a 25% discount³ on any less common legal needs, including pre-existing legal matters!

You're Still Covered!

HOW THE PLAN WORKS

- Choose a law firm that best suits your needs from our highly rated law firm network. Use our Law Firm Finder at LegalResources.com to find a firm near you.4 If you need to transfer to another Plan Law Firm, call Member Services.
- Certified paralegals in our Member Services Department provide backup and support to assist you with any coverage or attorney-related questions.

This SUMMARY OF COVERAGE is intended to provide a broad general overview of plan coverage and is not a contract. Coverage may vary by organization. For specific coverage questions, please call Member Services at 800.728.5768.



WHAT QUESTIONS ARE MEMBERS ASKING?

Does the plan cover dependents?

Yes! Legal Resources defines a "covered person" as someone related to the participating employee, also called the "Primary Member".

Are pre-exisiting issues covered?

Yes! Pre-existing matters are covered at a significant discount off the hourly rate of the attorney. It is very important to join Legal Resources before you have a legal need to enjoy the maximum savings from the plan.

Are there any out of pocket expenses?

The Legal Resources Plan covers all attorney fees for fully covered services. However, you are responsible for non-attorney expenses such as court costs, filing fees or any fines assessed.

QUALITY VALUE SERVICE PEACE OF MIND



Please call our Member Services Department with any questions. We look forward to serving you and your family.

800.728.5768

LegalResources.com







Relax... you're covered.®

- ll non-attorney costs such as filing fees, fines, court costs, etc. The Plan covers the idual, spouse, and qualifying dependents. 12-month commitment required. Courtroom representation, when ssary, is fully covered through General District Court for claims in excess of \$400. The definition of General
- 4 Timing of selection may vary based on your location or your employer's enrollment procedures.
- ©2014 Legal Benefits Inc., Virginia Beach, VA. Legal Resources' is Legal Benefits Inc. and all its subsidiaries.

2 Offenses involving illegal drugs, alcohol (except 1st offense DUI), and firearms are covered at a 25% discount.