MD PLUS™

# FAMILY PROTECTION PLAN

**WELCOME!** Thank you for joining the MD Plus VIP **Family Protection Plan!** For your convenience, we have compiled this guidebook to describe your plan member privileges. Please read this booklet carefully, as it contains all the benefits of membership provided by our plan specialists.

## Section 1
## Eligibility and Plan Usage

**Eligibility**
Members and their family may take advantage of this program's benefits and services. See the definitions in Section three (3) for a complete description of "Eligible Family Members".

**Plan Usage**
Members should use the contact information below to access the services included in the Family Protection Plan. When using any of the member service numbers, members must identify themselves as belonging to Legal Club of America®.

# Free & Discounted Legal Care

**How to Reach a Plan Attorney:**
Members obtain all legal referrals by contacting our Legal Club Member Services Department (MSD), using the toll-free number provided below. There is no limit to the number of referrals you may receive. When contacting the MSD a Member Service Representative (MSR) will ask you to identify yourself and the method by which you became affiliated with Legal Club. Upon verification of membership they will then ask you to briefly describe your legal issue at which time they will refer you to a plan attorney that practices the appropriate area of law, speaks your language and is conveniently located. If the appropriate plan attorney can not be immediately identified, the MSR will refer your issue over to the Legal Club Provider Services Department (PSD). The PSD will call you within two business days to make sure the best available referral is given to you.

**Contacting Plan Attorneys:**
When contacting a Legal Club plan attorney you must notify the attorney's office that you are a Legal Club of America member. If for any reason the plan attorney is unable to assist you please call our toll-free Legal Club Member Service number for another referral.

Plan attorneys may be out of the office attending to other clients. As such please allow up to 3 business days for the plan attorney to respond to your call.

**Free & Discounted Legal Care:**
Member Service Representatives are available to assist you with all of your attorney referrals.

- Member Services number: (800) 305-6816
- Web Tools: www.legalclub.com
- Hours of Operation: 8:00 am – 8:00 pm EST, Monday – Friday

## Tax Preparation & Advice

Your call to the Tax Hotline will be answered by a tax and/or financial expert who will immediately assist you with your tax and/or financial planning questions.

- Member Services: (866) 544-4399
- Web Tools: www.taxhotline.net
- Hours of Operation: 9:00 am – 6:00 pm EST, Monday – Friday

## Financial Education & Credit Counseling

Certified counselors are available to assist you with all your financial education and credit counseling needs.

- Member Services: (888)214-7949
- Web Tools: www.budegtlounge.com/lca
- Hours of Operation: 24/7, 365 days per year

## Identity Theft Solutions

**Identity Theft Insurance Claims**
When filing a personal identity theft claim please contact a claims administrator at the toll free number provided below. Please identify yourself as a Legal Club of America® policyholder. Please note the insurance coverage is limited only to the member.

- Member Services: (866) 434-3572
- Hours of Operation: 24/7, 365 days per year

**Identity Theft Restoration**
Identity theft advocates will assist you with the restoration of your identity to its pre-theft state. If you believe you are a victim of identity theft contact an identity theft advocate using the toll-free number provided below.

- Member Services: (888) 490-0382
- Web Tools: www.ftc.gov/bcp/edu/microsites/idtheft/
- Hours of Operation: Monday - Friday, 9:00 am – 7:00 pm EST

**Lost or Stolen Credit Card Assistance / Document Recovery Services**
Paralegals will assist you with the cancellation and re-issuance of any lost or stolen identification or credit cards. You will be required to remain on the line with the paralegal during the process of contacting your credit card issuers.

- Member Services: (888) 490-0382
- Hours or Operation: Monday - Friday, 9:00 am – 7:00 pm EST

**Identity Monitoring**
Identity Monitoring monitors the activity associated with an identity across multiple data sources to detect the type of fraudulent activity that takes place prior to the theft of any individual's identity. Please note the identity monitoring coverage is limited only to the member.

- Member Services: (888) 490-0382
- Hours or Operation: Monday - Friday, 9:00 am – 7:00 pm EST

**Keylogging Defense System™**
Our Keylogging Defense System™ helps prevent online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your Internet browser. Visit http://www.KeyloggingDefense.com/Md-plus-KEY to download and install the Keylogging Defense System™ software.

- Technical Support: (866) 787-4542 or tech-sup@guardedid.com
- Hours or Operation: 9:00 am – 5:00 pm EST, Monday – Friday

# LifeEvents™ Counseling

Licensed clinicians provide you and each covered family member with unlimited telephonic counseling.

- Member Services: (800) 292-1166
- Hours of Operation: 24/7, 365 days per year

## Section 2
## Family Protection Plan Benefits

## Legal Care

You and your family will have access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting our MSD, you will be referred to a plan attorney based on language, area of law, and location.

# Benefit Features

### Free Legal Services*

The following nine (9) services are available at no charge.

- Initial phone consultations for each new matter (no time limit)
- Initial face-to-face consultations for new legal matter (no time limit)
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents)
- Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free. (See definition of Simple Will in Section 3 of the Plan Guidebook)
- A state specific, web based, free Living Will form is available to Members. This form can be notarized by a Notary Public. Store this document in a safe location
- Plan attorneys will help Members represent themselves in small claims court
- Assistance in solving problems with government programs, such as INS and Welfare
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters)
- When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters)

*In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some
of the free member benefits.

### Deeply Discounted Legal Services**:

The following are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

| Legal Services | Member Rate | Non-Member Rate |
|---|---|---|
| Traffic Ticket Defense | $89.00 | $199.00 |
| Name Change | $155.00 | $365.00 |
| Simple Will with Minor Trust | $250.00 | $530.00 |
| Chapter 7 Bankruptcy | $750.00 | $1500.00 |
| Non-Support (Spouse/Child) | $275.00 | $1490.00 |
| Simple Divorce | $275.00 | $1100.00 |
| Regular Incorporation | $295.00 | $585.00 |
| Personal Real Estate Closing | $250.00 | $675.00 |

**Court costs, filing fees and time charged for travel to and from any courts are additional.

Detailed Legal Services definitions can be found in Section three (3) of the Plan Guidebook.

**Guaranteed Low Hourly Rate:**
Plan attorneys have contracted to charge no more than $125.00 per hour, or 40% off their usual and customary hourly rate, whichever is greater, for legal care that goes beyond the free and discounted services described above.

**Retainers:**
In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the plan's discounted hourly rate. For instance; 10 hours x $125.00 = a retainer of $1,250.00. Any unused portion of the retainer will be returned to you. Any unused portion of the retainer will be returned to you.

**Contingency Fee Discounts:**
The contingency fee discount will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

## Tax Preparation & Advice

The Family Protection Plan provides comprehensive personal tax benefits including free tax return preparation and unlimited, toll-free, tax related advice during normal business hours. Additionally, you will have access to most commonly used tax related schedules free of charge or at a significantly discounted rate.

**Tax Related Benefits:**

- Unlimited advice for personal and business matters on federal taxation via toll-free phone call/fax/e-mail (no time or frequency limitations)
- Free mail-in tax return preparation (includes 1040EZ, 1040A, and 1040)*
- $20.00 off of tax returns prepared by H & R Block®
- Deep discounts on numerous tax schedules that accompany the form 1040*
- IRS audit assistance
- Tax professionals will review any notice or letter issued by the IRS and provide advice on how to understand and solve the matter.
- Access to a web-based IRS audit tutorial, as well as an IRS notification tutorial.
- IRS notification assistance
- Tax planning
- Review of prior year's tax return*
- Member portal with tax tips, tax law changes, tax organization area, IRS audit area, IRS notification area and member advice on-line

* Limit one (1) per household.

All tax and financial assistance is provided by tax attorneys, financial analysts, CPA's, former auditors and/or Enrolled Agents certified by the IRS. Additionally, all tax and financial advice is backed by a $1 million liability policy.

## Financial Education & Credit Counseling

This component of the Family Protection Plan provides you and your family with personalized financial and credit counseling services 24/7, 365 days per year. We provide access to counseling and financial education through a variety of delivery methods including telephone, online tools and live chat sessions.

Whether you are renting or buying a home, having problems with debt, or setting up a trust, this financial education program is designed to provide you and your family with the tools necessary to make better financial decisions. Personal financial guidance and education is provided by over 1,000 experienced financial counselors.

The following is an outline of the free services included with this program:

**Free Financial Education & Credit Counseling Services:**

- **Free Consultations**
  A complete financial assessment will include a review and analysis of your household income, expenses, assets and liabilities.
- **Credit & Debt Counseling by Certified Credit Counselors**
  A credit counselor takes the time to thoroughly understand and assess current credit and debt issues. They will:
    - Assist in creating a livable budget to balance income and expenses

- Provide specific advice on how to deal with creditors
- Offer money management and budgeting techniques to help gain control of finances
- Develop a comprehensive spending plan
- Create an action plan to become debt free

- **"Ask Susan"** Online Counseling Sessions
  A unique opportunity to receive a personalized response to questions on subjects such as loans, budgeting, credit reporting, collections, dealing with debt, and much more. Email your questions to receive a personal response on these and other financial subjects.
- **Housing Advisory Services**
  - Advice covering first time home ownership, affordable mortgages and refinancing
  - Post purchase counseling
  - Reverse mortgages – what are they and how do they work
- **Online Tools & Articles**
  Access online articles designed to inform, assist, educate and alert you in all areas of credit, money management and how to get help.
  - Online tools for budgeting
  - Articles designed to help make smart financial decisions
  - Articles designed to help with family financial and purchasing decisions
  - Hotlinks to a wide variety of consumer resources on topics such as lending, credit reports, credit cards and vehicle purchasing and financing
  - Easy-to-use online calculators to help get finances back on track. Calculators are available to help with budgeting, and vehicle and home financing
  - Tests and quizzes to gain a better understanding of how to improve money management skills
- **Money Choices**
  Five private self-paced courses, presented by **Visa**, that teach the skills needed for smart money management.

**Financial Services Requiring a Small Fee:**
In the event you make the decision to file for bankruptcy, our counselors are trained to take you through mandated education courses, at a minimal fee, so that you can obtain your required certificate of completion prior to the courts granting the bankruptcy.

- Pre-Filing Bankruptcy Counseling Sessions:
  - Cover budgeting, wise money management and the advantages and consequences of filing bankruptcy
  - Familiarize you with the bankruptcy process and discuss financial options
  - Issue certificate of completion allowing you to proceed with the bankruptcy filing process
    This is a formal course that you would be "required" to take if you were going to file bankruptcy. The service provider is approved to issue certificates of compliance with the new bankruptcy codes, which certify

    that you have completed the pre-bankruptcy education course. It is available in person, over the phone or online. The cost for this course is $50.

- Pre-Discharge Bankruptcy Education:
    - Education courses discuss budgeting, credit, predatory lending, available community resources and the Credit & Debt Education Package workbooks.
    - The cost for this is $50-individual, $75-joint.

## Identity Theft Solutions

You will have 24/7, 365 days per year access to Identity Theft Restoration Advocates who will provide you with comprehensive, personalized recovery services.

Our unique identity theft solution provides you with all the components necessary to restore your identity, and prevent future incidences of identity theft. All work done on your behalf is performed by qualified Privacy Advocates. Our program takes a completely hands on approach to identity theft restoration.

**Identity Theft Insurance*:**
You will also receive up to $25,000 worth of identity theft insurance coverage underwritten by a nationally recognized Insurance Carrier with an “A” or better AM Best Rating. This coverage will help offset some of the cost of restoring your identity to its original status including:

- Lost wages: $500.00 per week, for 4 weeks maximum
- Re-filing of loans
- Defense cost for certain civil & criminal law suits
- Reimbursement of fees: Reasonable and necessary costs incurred in the United States by the insured for:
    1. (a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity incident
    2. (b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured's efforts to report a stolen identity incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event
    3. (c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured's discovery of a stolen identity incident.

* The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Coverage not available to residents of New York and may not be available in other jurisdictions. Insurance coverage is limited only to the member.

**Identity Theft Restoration:**
Upon notification of an identity theft incident, Privacy Advocates will act on your behalf as a dedicated case manager to:

- Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- Complete and mail customized, pre-populated, state specific “Fraud Packet“ via certified mail with pre-paid return instructions.
- Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- Provide members with a “Case Completion Kit“ including copies of documentation, correspondence, forms and letters for their personal records.

**Lost or Stolen Credit Card Assistance / Document Recovery Services:**
Privacy Advocates will assist members in the event their credit cards are misplaced or stolen.

Privacy Advocates will:

- Consult with member to determine the severity of the event
- Obtain credit reports from each of the three major credit
- Contact each credit card company or other financial institution with the member via teleconference.
- Cancel members affected credit cards
- Request new replacement cards
- Place fraud alerts with all three major credit bureaus
- Assist members with interpreting their credit reports
- Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- Provide credit dispute assistance
- Assist with additional lost items including driver’s license, library, and other membership cards.

**Identity Monitoring**:**
Identity Monitoring searches and monitors for past history as well as real time identity frauds or threats. This service includes:

- Secure, hassle-free identity monitoring
- Actionable identity alerts

Our Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation’s leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual’s Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data on a daily basis from sources such as:

- New Credit Cards
- Wireless Carrier Applications
- Retail Credit Card Accounts
- Automobile Loans
- Mortgage Loans
- Payday Loans
- Checking Accounts and Check Reorders
- Utility Accounts
- DMV Records
- Government Data Bases
- Real Estate Records
- Court Records
- Criminal Records
- Social Security Records

As identity fraud usually precedes identity theft, this type of proactive system is critical to mitigating the extensive and expensive damage perpetrated after an identity is stolen and manipulated.

** Identity Monitoring coverage is limited only to the member.

**Keylogging Defense System™:**
Our unique program is the only one in the country that provides you with a software tool that helps prevent identity theft.

Keyloggers are self propagating viruses that steal your keystrokes, and the information contained, as you navigate the Internet. Our Keylogging Defense System™ helps eliminate online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your Internet browser. Our Keylogging Defense System™ bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

With our defense system, members can now browse, access critical business applications, shop and bank online with confidence knowing that each and every keystroke is encrypted and not being transmitted to an awaiting Identity Thief.

You may use our program to prosecute identity theft thieves. This identity theft program provides unlimited discounted legal care, at capped hourly rates, enabling you to both defend yourself and prosecute thieves.

## LifeEvents™ Telephonic Counseling

You and your family will have toll free access to behavioral health experts 24/7, 365 days a year. All calls are answered directly by licensed, degreed clinical staff, and all services are handled with complete confidentiality.

LifeEvents™ provides you and your family with telephonic counseling for marital, parent-child, alcohol and other drug abuse, emotional, legal/financial, childcare, and eldercare problems, as well as many other personal challenges or stresses. You and your family are entitled to unlimited telephonic counseling per episode.

# The Process from Start to Finish

**Family Member Initiates Contact:**
To ensure that you get the assistance you need, licensed counselors are readily accessible 24/7, 365 days a year via a dedicated toll free number. Non-English speaking members also have 24/7, 365 days per year assistance via bi-lingual staff and affiliates, as well as through an online translation service with capabilities in over 140 languages.

The LifeEvents™ counselor will:

- Explain the role of an EAP
- Ensure confidentiality
- Conduct an initial assessment
- Determine your needs and related resources

**Counselor Aligns Appropriate Resource:**
Counselors work with you every step of the way, from assessment, through recommendation and follow-up.

The Counselor will:

- Directly refer you to a community agency or local hospital if an emergent situation is evident

**Counselor Assesses Progress & Takes Next Steps:**
After the initial assessment, the counselor follows-up with the local provider to coordinate recommendations.

- Recommendations may include referrals to local mental health providers, detoxification facilities, hospitals, physicians, or short-term counseling
- For work/life issues, the Counselor oversees the resource search and ensures that the consultation and resources provided have addressed the issues presented
- Coordinates with your benefit plan to ensure a seamless service progress

**Satisfaction & Closure:**
Counselors will follow-up with you in a timely fashion to ensure quality and satisfaction of services. Counselors close the case only after determining, with you and the provider, that you have successfully resolved your issue and have completed all treatment recommended.

## Section 3
## Definitions and Miscellaneous Information

# DEFINITIONS

**BANKRUPTCY CHAPTER 7:** Includes preparation of the petition, documents, and scheduling of a 341 hearing. Filing fees, court appearances and costs are additional. Attorneys may charge one fixed rate, which would include the basic fixed fee plus costs, court time and expenses. To qualify for the discounted rate, income cannot exceed the state's median income in which the bankruptcy is being filed. If income exceeds state's median income, plan attorneys can assist members at the guaranteed low hourly rate.

**DIVORCE (SIMPLE):** Plan attorneys will review and prepare the documents and/or petitions necessary for a simple divorce. Plan attorneys will represent you, one time, at the final hearing. To qualify for a simple divorce, the plan member's spouse is not represented by separate counsel, there are no minor children under age 18, marital assets are less than $70,000 and all issues are agreed to without aid of counsel.

Additional court appearances, mediations, the filing or preparation of documents affecting property, costs, or separation agreements, are not included and would be handled at the guaranteed low hourly rate.

**ELIGIBLE FAMILY MEMBERS:** Are defined as the plan member's spouse or domestic partner, dependent children who are under the age of 25 and any categorically dependent individuals living in the plan member's home such as a parent or grandparent. Where applicable, please note the identity theft insurance and identity monitoring coverage are limited only to the member.

**INCORPORATION (REGULAR):** Includes preparation of the incorporation documents, (articles of incorporation, by laws, and the minutes). This does not include filing fees, costs or the corporate kit. Any extended work for the new corporation is not eligible for family plan discounts. Not-for- profit organizations, limited liability companies (LLC's) and limited liability partnerships (LLP's) are not included in this definition. Plan attorneys can assist members choosing to set these entities up at the guaranteed low hourly rate.

**NAME CHANGE:** Plan attorneys will assist you and your family in obtaining a name change when it is not contested or challenged by another party. This includes preparation of the petition, attendance at the hearing, and preparation and review of the final judgment document. This fee does not include additional court appearances, filing fees, or the attorney's travel time to and from the courthouse.

**NON-SUPPORT (SPOUSE/CHILD):** The discounted fee for you and your family includes the preparation for and the attendance at a single hearing for judgments or contempt citations for non-payment of alimony and child support maintenance. Additionally, the plan attorney will provide one hour of collection efforts after the hearing, which may include an initial phone call made and/or a collection letter written on the your behalf.

Preparation does not include obtaining discovery evidence, extended court time and extended collections work. All extended legal care will be provided to members at the guaranteed low hourly rate.

**PLAN/PARTICIPATING ATTORNEYS:** Are defined as licensed and qualified to practice law in their state, to maintain professional liability insurance if required by their state, and have contracted with Legal Club of America to provide legal services to plan members as outlined in this Plan Member Guidebook for the law areas that they handle and the cases that they accept.

**PLAN MEMBER:** Is defined as any person who has purchased a Legal Club of America® membership and is current with their payments.

**RESIDENTIAL REAL ESTATE CLOSING:** The discounted fee for a residential real estate closing includes a free initial consultation and the review of the member's purchase or sales agreement. Additionally, the plan attorney will provide one hour of representation at the closing for the purchase or sale of residential real estate. Additional hours will be billed at the guaranteed low hourly rate.

All research including Title insurance, liens, deeds, property judgments, flood, hazard, or mortgage insurance, and fees associated with filing real estate documents in your state are not included in the definition or covered by this discounted rate. Additional work will always be done at the guaranteed low hourly rate.

**SIMPLE WILL (NO CHARGE WILL):** Is defined as a will distributing personal property and homestead, not involving trusts, specific bequests, real estate, tax matters, guardianships, living wills, health care proxies or partitions.

**SIMPLE WILL WITH MINOR'S TRUST:** The discounted fee includes the preparation of a Simple Will with a Minor's Trust for the surviving minor children of the plan member. This document will contain information related to minor children (specifically; name, date of birth, social security number), real estate, specific bequests, and information pertaining to the appointed guardian of the estate of our member.

This fee does not cover extensive information regarding retirement plans, investments and their tax treatment, other kinds of trusts, complex tax matters, or estate planning. Counsel for these additional areas of law will be provided to plan members at the guaranteed low hourly rate.

**TRAFFIC DEFENSE:** The discounted fee applies to first time non-criminal traffic infractions including but not limited to; violation of traffic control device, failure to stop at a stop sign, improper change of lane, illegal turns, improper or unsafe equipment, expired tag, no proof of insurance, unlawful speed, improper passing, failure to use turn signal, failure to yield the right of way and safety belt violations.

The special privileged rate applies to each individual non-criminal traffic infraction.The discounted fee includes the preparation of any necessary court documents and attendance at a single court hearing to settle a single, first time, misdemeanor traffic infraction.

The discounted fee does not include court costs, fines imposed by the presiding judge, additional scheduled hearings or other traffic matters that the court deems to be criminal in nature.

**MISCELLANEOUS INFORMATION**

- Participating attorneys are bound by their state's professional code of ethics. They will advise you if they have a conflict of interest in taking your case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the Legal Club of America® plan. If this occurs, you may be referred to another attorney on the plan by calling Legal Club's Member Services Department for assistance.
- Attorney fees are paid directly to your plan attorney. Participating attorneys are not employees of Legal Club of America® and have no financial obligation to the company.

- Legal Club of America®, Legal Club Financial and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.
- Legal Club America® and Legal Club Financial, its subsidiaries, State Bar Associations and other regulatory agencies do not guarantee the quality or quantity of legal services that are provided by plan attorneys. However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.
- The plan attorneys in their attorney/client relationship have the sole responsibility for providing legal services to the plan member.
- Legal Club of America® is not a law firm, insurance carrier or a provider of legal services.
- All memberships shall automatically renew at the end of each membership term, unless Legal Club is notified in writing at least thirty (30) days prior to the end of the term.
- The term "guarantee" as used in this guidebook refers to the guarantee that Legal Club will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein. If Legal Club cannot find such an attorney for a member, the member's only recourse is a refund of the most recent month's membership fee.
- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in this guidebook. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.
- Information available at www.legalclub.com will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

## Section 4
## Terms & Conditions

The following matters are excluded from your plan privileges:

- Legal matters involving the laws of jurisdictions outside the United States or its subdivisions.
- Legal matters where the plan member has already retained participating counsel at their usual rates prior to enrollment in the Legal Club.

- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club of America®, plan attorneys, affiliated companies or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against the plan sponsor, employer, directors, officers, agents or employees, where Legal Club membership was gained through the sponsor or employer's efforts.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise.

***Identity Theft insurance is not available in NY. Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. Contact Legal Club of America for more details. Restoration and Lost Credit Card Services are available to members and their eligible dependents. Insurance coverage is limited only to the member.*