



DETAILED SUMMARY OF PLAN SERVICES

<i>Service Description</i>	<i>Charge to Members</i>
<p>I. INCLUDED IN BASIC FEE</p> <p>A. General Advice and Consultation</p> <p style="margin-left: 20px;"><u>Unlimited use of telephone consultation in ALL areas of the law.</u> If appropriate, in office consultation, as jointly agreed to by client and attorney. These services can include, but are not limited to:</p> <ol style="list-style-type: none"> 1. Traffic Violations 2. I.D. Theft / Fraud 3. Family law / support / custody 4. HIPAA Laws 5. Consumer / Seller Relations 6. Bankruptcy 7. Wills, simple estate planning and administration 8. Civil matters as a Plaintiff or Defendant 9. Adoption and guardianships 10. Purchase and/or sale of non-commercial real estate 11. Insurance matters 12. Landlord / tenant matters (as tenant only) 13. Criminal and juvenile matters 14. Personal Injury <p>B. Review and Explanation of any Legal Document</p> <p style="margin-left: 20px;">Up to 10 pages per incident. This includes, but is not limited to:</p> <ol style="list-style-type: none"> 1. Loan and mortgage agreements 2. Insurance documents 3. Terms of sale 4. Lease and/or purchase agreements 	<p style="font-size: 2em; margin: 0;">↑</p> <p style="font-size: 2em; margin: 0;">N</p> <p style="font-size: 2em; margin: 0;">O</p> <p style="font-size: 2em; margin: 0;">A</p> <p style="font-size: 2em; margin: 0;">D</p> <p style="font-size: 2em; margin: 0;">D</p> <p style="font-size: 2em; margin: 0;">I</p> <p style="font-size: 2em; margin: 0;">T</p> <p style="font-size: 2em; margin: 0;">I</p> <p style="font-size: 2em; margin: 0;">O</p> <p style="font-size: 2em; margin: 0;">N</p> <p style="font-size: 2em; margin: 0;">A</p> <p style="font-size: 2em; margin: 0;">L</p> <p style="font-size: 2em; margin: 0;">C</p> <p style="font-size: 2em; margin: 0;">H</p> <p style="font-size: 2em; margin: 0;">A</p> <p style="font-size: 2em; margin: 0;">R</p> <p style="font-size: 2em; margin: 0;">G</p> <p style="font-size: 2em; margin: 0;">E</p> <p style="font-size: 2em; margin: 0;">↓</p>

United Legal Benefits

**ULB Legal Service Plan
Detailed Summary of Plan Services**

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C. Document Preparation

1. Simple wills which could include:
 - a. Guardianship provisions
 - b. Simple trusts for minor children of the member only
2. Specific or general powers of attorney which would include:
 - a. General durable power of attorney (i.e. for a spouse or child acting on behalf of the parent)
 - b. The typical “vacation power of attorney” for supervision of minor children
 - c. An advance directive or medical power of attorney, “including living will provisions”
3. Documents permitting the sale or purchase of property or other specific actions
4. Simple deed transfers – between family members, where no money is exchanged
5. Affidavits and bills-of-sale
6. Promissory notes
7. Uncontested divorces * - where either a written agreement already exists or there are no minor children or assets to be decided. (*In Virginia, this is a discounted fee matter.)
8. Uncontested and recommended adoptions
9. Uncontested name changes
10. Letters and follow-up telephone calls on the member’s behalf in a consumer, insurance, landlord/tenant or other legal matter. Coverage includes up to three (3) letters or telephone calls per legal matter.

D. Representation

1. Purchase or sale of non-commercial real estate - At settlement table – This benefits does not include title work.
2. Serious traffic matters resulting in possible suspension of driving privileges including:
 - a. Local MVA hearing for DUI/DWI violation (first offense only) District Court representation is described in Set Fee – Percentage Discount section of this summary.
 - b. MVA hearing for too many points in a period – with possible suspension or removal of driving privileges.
3. Juvenile matters – First misdemeanor offense(s) only

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SET FEE - PERCENTAGE DISCOUNTED MATTERS	
<p>In certain areas of the law, many attorneys establish a set fee for representation. The fee is set based on the nature and individual circumstances of the matter. After an initial review at no additional charge to the member, the plan attorney will establish a set fee for handling such matter. The Plan provides a percentage discount from the attorney's set-fee services.</p>	
A. Criminal and traffic related matters	
<p>For matter not otherwise covered in the "No Additional Charge" section including:</p>	
1. <u>Traffic court representation</u> – For first time DUI/DWI –	Maximum \$1000.00
2. District Court representation	30% Discount
3. Circuit Court representation	30% Discount
4. Juvenile Court representation	30% Discount
B. Bankruptcy	
<p>In all matters relating to the filing of bankruptcy relating to the member individually (including spouse)</p>	
	30% Discount
C. Personal Injury	
<p>In all non-work related matters relating to personal injury as a result of a motor vehicle accident, product liability, medical or dental malpractice, where the fee is determined on a contingency basis against percentage of the amount recovered.</p>	
1. If matter is settled with out filing suit	25% contingency fee
2. If matter is settled after the filing of the suit	33% contingency fee
D. Other Matters	
<p>In all other matters where attorney representation would be based upon a set fee.</p>	
	30% Discount

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REDUCED HOURLY RATE

For the following legal services which are traditionally charged on an hourly basis, a minimum discount of 25% is provided by the plan attorney.

A. Consumer Matters –

Representation over and above the “no further fee” benefit and more than small claims ceilings.

B. Civil Litigation

Representation where the member is Plaintiff or Defendant at District Court or Circuit Court level and where the amount in controversy exceeds the limit of small claims (presently \$2,500.00)

C. Adoptions

Not classified as “simple or uncontested”.

D. Real Estate Services

Representation over and above the “no further fee” benefit including negotiation and drafting of contracts of sale

E. Insurance Matters

Not otherwise covered

F. Landlord/Tenant Matters

Not otherwise covered

G. Family Law

Not otherwise covered

1. Contested Divorces including:

- a. Settlement agreements
- b. Issues of custody, visitation and support
- c. Distribution of marital property
- d. All other related matters including litigation at Masters or Trial level

H. All other matters

Not previously mentioned or otherwise exclude



DISCOUNTED

HOURLY

RATE



ULB Legal Service Plan Summary of Services

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ENHANCED SPECIAL COVERAGE

- A. Pre-Existing Legal Matters** - Matters requiring legal services that originate prior to the effective date of the Member Agreement that involve either (a) the commencement of any legal action or proceedings by or against the Member or (b) the prior retention by the Member of the services of another attorney. This coverage is subject to participating attorney acceptance based on all factors.
- B. Commercial or Business Activities** - The service coverage is intended only for personal legal services. However, your Plan Attorney may be able to assist you with commercial or business venture legal needs. Any such arrangements are negotiated directly with the Attorney firm.

EXCLUSIONS

Some matters are not covered by the benefits provided by the Plan. These exclusions are:

- A. Controversies With Your Employer or Plan Administrator** - Any legal issue involving United Legal Benefits, parties to the ULB Plan, the Plan Administrator, its Officers, Directors, Consultants or Employees, or any adversary relationship between the parties or implied parties to this Contract, including but not limited to: Plan Members, the Plan Administrator; Attorneys; General Agents; any endorsing, purchasing or sponsoring Group, Association or Employer; or any combination thereof.
- B. All Non-Attorney Costs** - Includes: Filing fees, court costs, expert or witness fees, court reporters or transcript related costs. Filing expenses including but not limited to telephone, facsimile, copying or reproduction of any kind, postage and other incidentals. Fines, restitution and costs that members are directed by a Court to pay. Production of exhibits.
- D. Appeals** – Such as any appeal to the Court of Appeals or the Court of Special Appeals of the State of Maryland.
- E. Frivolous matters** - All matters that, in the opinion of the Plan Attorney are frivolous in nature or objective. Any case, matter or requested service which is determined by the Plan Attorney to lack sufficient merit to warrant pursuit, or which the Plan Attorney determines has been raised an inordinate or unreasonable number of times without change of circumstances.
- F. Highly Specialized Legal Matters** – Includes, but not limited to: admiralty; labor, environmental and water laws; federal tax laws; class actions; defendant workers compensation; SEC; federal crimes involving interstate acts; estate administration; intellectual property matters including patent, copyright, trademark and computer alterations.
- G. Matters Outside the Covered Area** - Outside of a 40-mile radius from the Plan Attorney firm, or outside the Covered Area, except in the event an arrangement for reciprocal services is in effect.
- H. Preparation and/or Filing of Tax Returns** - Preparation and filing tax returns, tax law issues, securities law issues, appellate court proceedings, removals, appeals, trials de novo, felonies, and Federal Court proceedings.
- I. Covered Member** - In any matter where the member and any covered family member have adverse interests, only the member is entitled to representation. The adverse family member will not be entitled to benefits unless all parties involved, including the member and family member have provided the Plan and all Plan Attorneys providing service with written consent to represent multiple parties.