

# Business Protector Overview



## What does this plan cover?

It is the broadest and most comprehensive legal service plan of any in the entire United States, particularly and exclusively designed for use by business owners, its authorized representative and also its duly elected officers or board members or full time employees. There is no other service plan that covers virtually all the legal problems or questions you will ever face like this one does.

- 1. Unlimited phone consultations and face-to-face consultations with your designated attorney:**

Just call your designated attorney any time you have a legal problem or even think you might. He or she will explain your rights and decide what action is needed.
- 2. Letters and phone calls on your behalf:**

Your designated attorney will make phone calls or write letters on behalf of the business to assist you in resolving legal situations or controversies.
- 3. Document review and preparation:**

Your designated attorney will review or prepare any necessary legal documents related to the affairs of the business and all usual and customary documents, amendments, papers, forms or other contracts of the business.
- 4. Mechanics, labor and material and other liens:**

Designated attorney will, on information provided by member, prepare, file, perfect and, if necessary, foreclose through trial all mechanics and liens customary to the business or its authorized representative.
- 5. Debt Collection and worthless checks:**

Designated attorney will make telephone calls or write letters from within the state of domicile for debt collections purposes including worthless checks.
- 6. Garnishments or attachments:**

Attorney will legally respond on behalf of the member of business or its authorized representative as a result of any garnishment or attachments on money, wages or property held for others by member of business or its authorized representative, whether same be filed or brought by individuals, other businesses, any local, State, or U.S. Governmental Agency, including the Internal Revenue Service.

- 7. Civil Rights (Title VII):**  
Advice and consultation by attorney concerning discrimination based on race, color, religion, natural origin, or sex.
- 8. Pension and salary deferment plans:**  
Attorney will provide advice and consultation to member, group or business in establishing, and/or maintaining pension, salary deferment, or savings plans for eligible members or employees of the member business, as such may be established or allowed by U.S. Public Law or the rules and regulations of the I.R.S. of the United States Government.
- 9. Corporations:**  
Your designated attorney will form and file a corporation for the member and assist its accountant or CPA in its designation as a "C" or "S" corporation or as a non-profit corporation if the member so designates pursuant to the regulations of the IRS. Attorney will also review, if requested, customary by-laws, amendments, notices or annual reports.
- 10. Americans with Disabilities Act:**  
Attorney will provide advice and consultation concerning the above, which applies, among others, to all private employers of 25 employees as of July 26, 1992 and private employers of 15 employees as of July 26, 1994, and which prohibits employment discrimination in job application, hiring, advancement, discharge, compensation, training terms, conditions, privileges of employment, including social and recreation programs.
- 11. Traffic violations:**  
If the authorized representative or its employee(s) is charged with a civil traffic violation your designated attorney will provide representation provided both the operator and the vehicle were properly licensed.
- 12. Worker's Compensation:**  
Attorney will provide advice and consultation pursuant to State Statutes, in relations to compliance or claims made by covered employees of member, group or association.
- 13. Insurance Law:**  
Representation and consultation in all matters between the member and any insurance company with which the member has dealings or relations.
- 14. Major litigation defense for criminal and civil cases:**  
In the event an insured member, group, or business is sued or named as a defendant in a business related civil suit in the State in which you are covered or the named and insured member or business or its authorized representative is indicted or charged in

business related criminal action in the State in which you are covered, the attorney will represent and defend the named and insured member of business or its authorized representative through trial, including consultations, conferences, depositions, hearings, pre-trial motions, other pre-trial activities and if necessary, representation and attendance in court through trial. This coverage is specifically limited to ten (10) hours of the attorney's time. Further required legal services under this section shall be provided at 33 1/3% discount off the attorney's normal hourly rate.