

Business Protector FAQ's



HOW TO USE YOUR LEGAL SERVICES MEMBERSHIP

The legal services covered under the Policy are available from the Plan Attorney. As soon as U.S. Legal has received and processed your Participating Enrollment Form, you will receive a Certificate Holder's Card identifying you as a participant in the Business Protector Legal Services Plan. The Plan Attorney's name and telephone number are found on the Certificate Holder's Identification Card.

When you first contact your Plan Attorney, present your Identification Card. You will not need to file a claim with U.S. Legal.

QUESTIONS AND ANSWERS ABOUT THE PLAN

What is a legal service plan?

It is a group plan in which legal services are made available to Business, employee or authorized representative who enroll for coverage and pay a monthly or periodic fee.

Who is providing this Plan?

Combined States L.S., Inc. d/b/a U.S. Legal Services, a Florida corporation, is the oldest and most reliable company offering this type of coverage.

How often can I use these services?

Usually, as often as necessary.

Will this Plan cover me if I have to go to court?

Yes, this Plan offers you representation in court for defense of most criminal and civil matters as defined in the policy. However, you will be required to bear the court costs, etc., but not attorney fees.

Will there be any attorney fees charged extra to me when I use the services under the Plan?

No. However, if you appear in court, you will have to pay any court costs, filing fees or any fines imposed by the court. If information must be published, you will pay the publication costs charged by the newspaper. If there are any other cost items, you will have to pay those also. Costs are not services that the attorney provides; therefore, they are not covered by the monthly premium.

Who will my attorney be?

U.S. Legal has selected law firms or attorneys to handle all the legal affairs of Plan Members who participate in this Plan. Naturally, all such matters are confidential between you and your attorney and no one will have access to

information you give your attorney. The name of your Plan Attorney is found on your Identification Card.

Will I be able to use my own attorney, if I wish?

Of course, but it would be at your own expense.

If I am dissatisfied with the legal services I am receiving, what can I do?

If you have a problem or complaint concerning the legal services provided by the Plan or Recommended Attorney, you may request a conference with that attorney and a third person chosen by U.S. Legal to discuss the situation. You also have the right to file a complaint with your State Bar Association concerning attorney conduct pursuant to the Policy. Important to you, if you are still not satisfied, contact the company and we will implement our complaint resolution procedure.

Is the information that I give my attorney disclosed to anyone?

No. All information and records you give your Plan Attorney as a client will be kept confidential.

How do I join the Plan?

You simply fill out a Participating Enrollment Form, select a payment method, and the effective date you desire coverage to begin.

When I need services of my Plan Attorney, what do I do?

Your Designated Attorney's name and telephone number are found on your Identification Card. When you need an attorney, simply call the telephone number shown. You do not have to file a claim through U.S. Legal. The law firm you call will already know that you are covered and you simply make an appointment to see the attorney privately and at your convenience. Remember...the attorney is there to represent you!

The questions and answers above are for information purposes only. Any conflict between the Questions and Answers section and the terms of Policy will be governed by the terms of the Policy.