

Providing justice for all since 1974



## Say 'No' to Expensive Attorney Fees With Family Defender®

Covered services include, but are not limited to:

#### **Civil Litigation**

- Plaintiff or Defendant
- · Administrative Hearings
- Small Claims
- Name Change
- Civil Injunctions
- Landlord/Tenant Matters as Tenant

#### Family Law\*+

- · Contested & Uncontested Divorce
- Annulments
- · Spousal Support
- Paternity Action
- · Child Support/Custody
- Post-Decree Enforcement Action Post-Decree Modification Action
- Equitable Distribution of Marital Assets

#### Other Family Law

- Pre/Postnuptial Agreements
- Domestic Adoption
- Domestic Violence

#### Criminal Law

- Misdemeanor Defense
- · Juvenile Defense
- Habeas Corpus
- Trial Coverage up to \$15,000

#### **Consumer-Seller Protection**

- Consumer Protection Matters
- Personal Property Protection
- Trial Coverage up to \$15,000

#### Contingency Matters\*\*

- · Personal Injury & Slip and Fall
- Auto Accidents
- Medical Malpractice

#### **Document Preparation & Review**

- Demand Letters
- Quit Claim Deeds
- Personal Affidavit
- · Promissory Note
- Bill of Sale/Personal Contract

matters. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Out-of-network benefits available.

· Lease Agreement

#### **Immigration Matters**

- Visa Extension
- Naturalization
- Deportation (Removal)

#### **Traffic Violations**

- · Moving Traffic Violations
- First Offense DUI
- · License Revocation & Suspension

#### **Real Estate Transactions**

- · Review and/or Preparation of Purchase Agreement, Mortgage, and Deed
- · Purchase/Sale of Primary Residence
- Refinancing of Primary Residence
- Real Estate Disputes
- Neighbor Disputes

#### **Financial Matters**

- Debt Collection & Garnishment Defense
- · Limiting Creditor Harassment
- Ch. 7 & 13 Bankruptcy+

\*\*First \$1,000 exempt from fee. Subject to State and Federal Statutes

#### Conservatorship Other Legal Matters

**Estate Planning** 

Living Will

Codicils

· Powers of Attorney

- Insurance Law
- Standard Business Incorporation

• Wills & Testamentary Trusts for Minors

Estate Administration/Probate

Uncontested Guardianship or

#### Added Value Services

- · Online Legal Library
- DIY Legal Documents
- 24/7 Emergency Line
- · Financial Wellness Suite

+Subject to 120-day waiting period

- Discounted Tax Return Preparation (\$195 flat fee for all schedules & forms)
- Mobile App
- · Identity Theft Restoration Program

## Protect Your Money and Your Reputation With Identity Defender® Covered services include, but are not limited to:

Attorney's fees are paid in full for all covered legal matters when you utilize a Network Attorney. Receive a 33.3% discount off attorney's fees for pre-existing and other non-excluded legal

#### Monitoring (Dark Web)

- Compromised Credentials
- Account Takeover (including mortgage inquiries, credit application, collections etc)
- Address
- Bank Account Number
- Credit/Debit Card Account
- Driver's License
- eMail
- Medical Insurance ID
- Passport Number
- Phone Number
- Social Security Number

#### Credit

\*Contested matters subject to 12-hour limitation, discount thereafter

- Instant Credit Inquiry Alerts
- 1 Bureau Credit Report Monitoring
- 1 Bureau Quarterly Credit Report and Score
- Credit Score Simulator Monthly Credit Score
- Manage Credit Freeze

Social Media

- Inappropriate Activity
- Hacked Account
- Impersonation Accounts
- · Scams, Malware and Phishing

#### Fraud

- · Fraud Alert Reminders
- · Identity Threat Alerts
- · Medical ID Fraud Protection
- · Change of Address Monitoring
- · Court Records Monitoring Smart SSN Tracker

- Lost Wallet Protection
- Fully Managed Identity Restoration (including home mortgage and title fraud)
- Restoration for Pre-Existing **Identity Thefts**
- Ransomware Resolution
- \$25K Ransomware Reimbursement
- \$1 Million Identity Theft Insurance

- 24/7 U.S. Customer Support
- · Online Resources: Forms, Calculators, and Other Tools
- Junk Mail Opt Out
- · Solicitation Call Opt Out

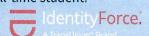
#### Mobile App

- · Two-Factor Authentication
- Apple and Android
- Mobile Attack Control
- Mobile VPN

Coverage extends to the employee, employee's spouse, and unlimited eligible dependent children up to age 18 or 23 if enrolled as a full-time student.

Tracker

Provided in collaboration with



Family Defender®

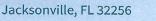
\$9.38 per pay period

Identity Defender<sup>o</sup> Family & Identity **Defender**<sup>®</sup>

\$14.35 per pay period

\$6.48 per pay period\*

nder rate will be \$4.98 per pay per amily Combo Plans, the Identity Defe you are enrolled in Family or Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded under the policy issued. All coverage is to be subject to actual policy conditions and exclusions. Not sponsored or approved by the United States Government or any Department or Agency thereof.





800-356-LAWS

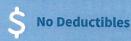






CDL Defender coverage is available to driver & spouse in both their personal cars and professional vehicles.

Family Defender coverage is available to driver, spouse, and eligible dependent children up to age 18, 23 if a full-time student.





No Co-Pays



U.S. LEGAL

SERVICES

**No Claim Forms** 

Once you enroll in coverage, you will receive a certificate describing the exact coverage benefit purchased. This flyer explains the general purposes of the insurance, but in no way changes or affects the insurance afforded

# Protect your license and your livelihood with the CDL Defender®

Covered citations include, but are not limited to:

Speeding

I want to

enroll:

- **Reckless Driving**
- Careless Driving
- Improper Lane Use
- Failure to Yield
- Improper Passing
- Incomplete Logbook
- Inaccurate Logbook
- **Exceeding Hours of Service**
- Tire Tread
- Inoperative Headlamps
- Inadequate Brake System
- Windshield Conditions
- **Driver Vehicle Inspection** Reports
- No Medical Card
- **Driver Disqualified**
- **Driving Without CDL**

- Invalid Placard
- **Unsecure Load**
- Container Leakage
- Overweight/Overlength
- Negligent Driving
- Failure to Control
- Following Too Closely
- Major Accident
- Representation

#### Value Added Services

- DataQ Challenges
- Online Legal Library
- **DIY Legal Forms**
- 24/7 Emergency Line
- Financial Wellness Suite
- **Discounted Tax Preparation**
- Mobile App
- **Identity Theft Restoration Program**

\*Contested matters subject to 12-hour limitation, discount thereafter

Family Defender \$9.38 per pay period

☐ Identity Defender \$6.48 per pay period\*

Family/Identity Combo \$14.35 per pay period

### **Personal Legal Matters**

- Divorce\*+
- Child Support or Custody Issues\*+
- Creating a Will
- Wage Garnishment
- Bankruptcy+
- Immigration
- Misdemeanors and Expungement
- See Family Defender on other side for more

+Subject to 120-day waiting period

CDL/Family Combo \$16.48 per pay period

CDL/Family/Identity Combo \$21.45 per pay period

Attorney's fees are paid in full for all covered citations when you utilize a Network Attorney. Coverage does not include fines, court costs, or other incidentals relating to the legal matter. Pre-existing and non-covered, non-excluded CDL/Legal matters also covered at the 33.3% discounted rate. Out-of-network benefits available.

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# **Application**

Disclaimer & Signature

I declare, under penalty of perjury, that the information provided in this application is true and correct to the best of my knowledge. I understand that legal services will be provided as outlined in the contract and that I will be responsible for any filing fees, court costs, etc. associated with any action. By submitting this application, I authorize for a monthly payment to be collected as indicated in this application or by any other method I change to in the future. I understand that the attorney-client relationship is confidential and such relationship is with my assigned attorney and not with U.S. Legal Services. By submitting this application, I understand that U.S. Legal Services will deliver electronically, via email, both the Plan Policy and Member ID Card. I understand that the Plan Policy will be made available at

www.uslegalservices.net. I understand that I have the option to receive a hard copy of the Plan Policy and can do so by contacting U.S. Legal Services at

fulfillment@uslegalservices.net. Electronic delivery may be limited in some states; in those circumstances, U.S. Legal Services will deliver the Plan Policy via U.S. Mail. Not sponsored or approved by the United States Government or any Department or Agency thereof.

	i.			Identity	Defender rate will be \$4.98 per pay period.
Full Name	Last		First	Dat <i>Midd</i> le	te of Birth
Spouse Nar	me <i>Last</i>		First	Dat Middle	te of Birth
Address	Street Address				Apartment/Unit#
	City			State	Zip Code
Driver's License #		State Issued			
Phone			Email	(*Required as this will be where po	licy and ID are delivered)
Social Secu	rity Number or	Employee ID			
Company Af	ffiliation	IBEW Florida P	ower & Light		
Signature				Date	