



Comprehensive coverage for smart people.

Without **LawGuard® Legal Insurance**, your foundation of insurance coverage may be cracked. You're vulnerable to costly attorney fees for even common legal issues. LawGuard gives you some of the most comprehensive legal coverage you can buy — for you and your family.

For less than a \$1 a day, you can get protected from the unexpected. Even if you have to go to trial — when every hour costs hundreds of dollars — we'll still be there to send a check for attorney fees. And you can choose any attorney you want, anywhere in the world. No networks here.

Here to help!

Nothing in the legal world is simple, except coverage from LawGuard. We're here to answer any questions and guide you through the process.

1-833-529-4731

Weekdays from 8 a.m. to 8 p.m. EST
service@lawguard.com

The best defense is the easiest decision.

Go to **LawGuard.com** to get protected from the unexpected.



You're in control with LawGuard.

Just log in, submit your claim and get on with your day.



Step 1:

You run into a legal issue or need legal advice.



Step 2:

You go to absolutely any attorney you want.



Step 3:

After your meeting, the attorney will send you the bill detailing charges and services provided.



Step 4:

You log in to your account on **LawGuard.com** and download a claim form.



Step 5:

You fill out the claim form and submit it, along with the attorney's bill, via e-mail, mail or fax.



Step 6:

We process the claim within 5-10 business days.



Step 7:

We send a check made out to you.



Step 8:

You get paid!



Get protected from the unexpected.

Every one of our plans covers attorney fees for more than 70 legal issues, from speeding tickets to consumer protection matters. Your immediate family is automatically covered, too. The only difference between our Bronze, Silver and Gold Shield plans is the max amount of money you could receive when you run into one of those legal issues.

You don't have to waste time trying to figure out what could go wrong. Just pick how much protection you want to have in your backpocket.



Bronze Shield \$21.25/month

Max for Actual Trial Expenses: **\$150,000***

Max for Real Estate Dispute: \$1,500

Max for Misdemeanor Defense: \$900

- ✓ Any attorney, anywhere.
- ✓ Checks at every step.
- ✓ Disappearing deductible.



Silver Shield \$23.50/month

Max for Actual Trial Expenses: **\$200,000***

Max for Real Estate Dispute: \$1,875

Max for Misdemeanor Defense: \$1,125

- ✓ Any attorney, anywhere.
- ✓ Checks at every step.
- ✓ Disappearing deductible.



Gold Shield \$25.75/month

Max for Actual Trial Expenses: **\$250,000***

Max for Real Estate Dispute: \$2,250

Max for Misdemeanor Defense: \$1,350

- ✓ Any attorney, anywhere.
- ✓ Checks at every step.
- ✓ Disappearing deductible.

* Trial benefits do not commence until the selection of a jury or opening statements made to a judge and does not include matters such as conferences, discovery, negotiations, pleas, hearings, and motions.

Check out the sample policy for more details. (It's on pages 6-21.)

This material is for informational purposes only and any description of insurance coverages are subject to the terms, conditions, exclusions, and other provisions of the actual policy. Plan pricing and availability may vary by state and are subject to change. Insurance is underwritten by Professional Solutions Insurance Company, Clive, Iowa.



Common but costly legal issues.

Here are some common examples of our protections:



Court

- Civil Actions
- Small Claims
- Criminal Misdemeanor



Auto

- Minor Traffic Tickets
- Driver's License Defense
- Driver's License Restoration



Family

- Adoption
- Guardianship/Conservatorship
- Juvenile Court



Financial

- IRS Audit Protection
- Debt Collection Defense
- Garnishment Defense



Home

- Purchase/Sale/Refinance of Home
- Real Estate Disputes
- Foreclosure Defense



Renter

- Tenant Matters
- Eviction Defense
- Security Deposit Issues

With so much protection, you might be wondering if there's anything LawGuard *doesn't* cover. Here are the policy exclusions:

1. Any legal matter not specifically listed as a covered legal service (e.g. preparation of wills and divorce proceedings).
2. Legal services for the benefit of any person other than an insured. **Remember:** Your immediate family is automatically covered, so each family member counts as an insured. Immediate family includes your spouse/domestic partner and children up to 19 years old. (Or up to 23 years old for children who are full-time students.)
3. Legal services in class actions, punitive damages, court appeals, matters handled under a contingency fee arrangement, or post judgments (settlement agreement signed by all parties, final binding arbitration, judgement issued by court).
4. Any action, dispute or proceeding against: Our interest, or that of any affiliated companies related to the underwriting or administration of this policy and any of their respective agents. Or, an insured against the interests of the named insured under the same policy.
5. Attorney fees arising out of a business ownership, investment interests, commercial interests, employment matters, and patents and copyrights.
6. Fines, penalties, punitive damages, filing fees, court-ordered payments of attorney fees, court costs, service of process fees, travel, clerical, copy fees, postage, and any other costs and expenses not specified.



New to legal insurance?

As always, we've got you covered.

When does coverage begin?

The day after you purchase the plan.

Where can I use my benefits?

Anywhere in the world.

Can I retain my own attorney?

Yes, you have the power to choose any attorney you want.

How long do I have to file a claim?

Is there a time limit?

A completed claim for an itemized attorney billing statement are required within 90 days of the legal services for which you seek payment are completed. For ongoing legal matters where the maximum indemnity amount payable under the policy hasn't been reached, the insured must submit an interim billing statement at least every 90 days.

What are my payment options?

You can pay online via credit card, debit card or checking account.

When will I receive the policy?

After completing your purchase, your policy documents will be sent via email. You may also obtain your policy documents online, with 24/7 access, after registering and logging in to your account at **LawGuard.com**.

Does LawGuard cover legal issues that arise from my business?

Our plans are for personal legal matters only, so legal issues related to your business are excluded.

Who else does my policy cover?

All of our plans cover your spouse/domestic partner and unmarried dependent children of either the named insured or the named insured's spouse/domestic partner who are a permanent resident in the household of the named insured and are under the age of 19 (or under the age of 23 if a full-time student).

What if I'm involved in a legal dispute with family members who are also covered?

The policy excludes any action, dispute or proceeding by an insured against the interests of the named insured under the same policy.

What is the cancellation policy?

Our policies are issued for a one-year period. If you need to cancel mid-year, you may do so by contacting us at **1-833-LAW-GRD1** and we'll process your cancellation.

What is a disappearing deductible?

A deductible is the amount of money you must pay for covered legal services before you'll get paid under your insurance policy. Our disappearing deductible means the amount of your deductible will be reduced every single year until it reaches \$0 (after three years of continuous membership).

Covered Legal Services

	Bronze Shield	Silver Shield	Gold Shield
Base Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Affidavits	Up to \$50	Up to \$60	Up to \$75
Warranty	Up to \$50	Up to \$60	Up to \$75
Demand Letters	Up to \$50	Up to \$60	Up to \$75
Civil Actions – Defendant	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Small Claims Court – Defendant	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Small Claims Court – Plaintiff	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Personal Property Protection	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Medicare Issues	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Medicaid Issues	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Social Security Issues	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Veterans Affairs Issues	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Estate Administration and Closing	Up to \$900 Up to \$150,000*	Up to \$1,125 Up to \$200,000*	Up to \$1,350 Up to \$250,000*
Inheritance Rights Protection	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Misdemeanor Defense	Up to \$900 Up to \$150,000*	Up to \$1,125 Up to \$200,000*	Up to \$1,350 Up to \$250,000*
Habeas Corpus Proceedings	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Expungement of Record	Up to \$300 Up to \$150,000*	Up to \$375 Up to \$200,000*	Up to \$450 Up to \$250,000*
Protection from Domestic Violence	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Incompetency or Infirmity Defense	Up to \$1,200 Up to \$150,000*	Up to \$1,500 Up to \$200,000*	Up to \$1,800 Up to \$250,000*
Auto Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Driver's License Defense (Excluding DUI/DWI)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Driver's License Restoration (Excluding DUI/DWI)	Up to \$300 Up to \$150,000*	Up to \$375 Up to \$200,000*	Up to \$450 Up to \$250,000*
Minor Traffic Tickets	Up to \$300 Up to \$150,000*	Up to \$375 Up to \$200,000*	Up to \$450 Up to \$250,000*

Family Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Uncontested Adoption	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Uncontested Adoption – Stepparent	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Contested Adoption	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Name Change	Up to \$300 Up to \$150,000*	Up to \$375 Up to \$200,000*	Up to \$450 Up to \$250,000*
Uncontested Guardianship or Conservatorship	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Contested Guardianship or Conservatorship	Up to \$900 Up to \$150,000*	Up to \$1,125 Up to \$200,000*	Up to \$1,350 Up to \$250,000*
Prenuptial Agreement	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Postnuptial Agreement	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
School Issues	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Juvenile Court - Misdemeanor Defense	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Juvenile Court - Felony Defense	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Juvenile Court - Parental Responsibilities	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Financial Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Bill of Sale	Up to \$50	Up to \$60	Up to \$75
Installment Sale Contract	Up to \$50	Up to \$60	Up to \$75
Promissory Note	Up to \$50	Up to \$60	Up to \$75
Debt Collection Defense	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Garnishment Defense	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Credit Record Restoration	Up to \$200 Up to \$150,000*	Up to \$250 Up to \$200,000*	Up to \$300 Up to \$250,000*
IRS Audit Protection	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
IRS Collection Defense	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
State and Local Tax Collection	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Home Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Property Deed (Primary Residence)	Up to \$50	Up to \$60	Up to \$75
Property Mortgage (Primary Residence)	Up to \$50	Up to \$60	Up to \$75
Building Codes (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*

Easements (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Zoning and Variances (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Property Tax Assessments (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Purchase (Primary Residence)	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
New Construction Land Purchase (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
New Construction Loan (Primary Residence)	Up to \$500 Up to \$150,000*	Up to \$625 Up to \$200,000*	Up to \$750 Up to \$250,000*
Sale (Primary Residence)	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Refinance (Primary Residence)	Up to \$200 Up to \$150,000*	Up to \$250 Up to \$200,000*	Up to \$300 Up to \$250,000*
Loan Modification (Primary Residence)	Up to \$200 Up to \$150,000*	Up to \$250 Up to \$200,000*	Up to \$300 Up to \$250,000*
Home Equity Loan (Primary Residence)	Up to \$200 Up to \$150,000*	Up to \$250 Up to \$200,000*	Up to \$300 Up to \$250,000*
Foreclosure Defense (Primary Residence)	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Contractor Disputes (Primary Residence)	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Neighbor Disputes (Primary Residence)	Up to \$900 Up to \$150,000*	Up to \$1,125 Up to \$200,000*	Up to \$1,350 Up to \$250,000*
Real Estate Disputes (Primary Residence)	Up to \$1,500 Up to \$150,000*	Up to \$1,875 Up to \$200,000*	Up to \$2,250 Up to \$250,000*
Renter Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
Lease Application	Up to \$50	Up to \$60	Up to \$75
Landlord's Consent to Sublet or Assignment	Up to \$50	Up to \$60	Up to \$75
Termination of Lease	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Tenant Matters	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Eviction Defense	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Security Deposit	Up to \$400 Up to \$150,000*	Up to \$500 Up to \$200,000*	Up to \$600 Up to \$250,000*
Additional Legal Protection	Maximum Benefit	Maximum Benefit	Maximum Benefit
DWI/DUI Defense (First Offense Only)	Up to \$600 Up to \$150,000*	Up to \$750 Up to \$200,000*	Up to \$900 Up to \$250,000*
Elder Law Protection	Up to \$100	Up to \$125	Up to \$150
Consumer Matters – Defendant	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*

Consumer Matters – Plaintiff	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Lemon Law – Defendant	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Lemon Law – Plaintiff	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Insurance Disputes	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*
Civil Actions – Plaintiff	Up to \$1,000 Up to \$150,000*	Up to \$1,250 Up to \$200,000*	Up to \$1,500 Up to \$250,000*

* **Trial** Benefits are \$500 per half day up to maximum listed.

This material is for informational purposes only and any description of insurance coverages are subject to the terms, conditions, exclusions, and other provisions of the actual policy. Plan pricing and availability may vary by state and are subject to change. Insurance is underwritten by Professional Solutions Insurance Company, Clive, Iowa.

Legal Expense Insurance Plan

The following is an outline of the terms of this **Policy**.

Section 1 – Agreement.....	Page 1
Section 2 – Definitions	Page 1
Section 3 – General Provisions.....	Page 3
Section 4 – Schedule of Coverage.....	Page 5
Section 5 – Limitations and Exclusions.....	Page 10

Section 1 – Agreement

This is a legal expense insurance **Policy** that provides **Attorney Fees** to an **Insured** for those items specifically listed as **Covered Legal Services**.

We agree to provide **You Attorney Fees** for the **Covered Legal Services** described in this **Policy** and listed in the **Declarations**:

- (a) Based on **Your** payment of **Premium** in a form acceptable to **Us**;
- (b) Based on **Your** compliance with all applicable provisions of this **Policy**.

You agree, by acceptance of this **Policy**, that:

- (a) **You** will pay **Premiums** when due and comply with the provisions of this **Policy**;
- (b) This **Policy** contains all of the agreements between **You** and **Us** and any of **Our** agents.

The **Covered Legal Services** **You** have purchased are stated in the **Declarations** and are subject to any **Deductible**, if applicable, and all other limitations, exclusions, and other terms of this **Policy**.

Section 2 – Definitions

“Address”: The physical location shown on the **Declarations**.

“Attorney”: An individual licensed to practice law in his or her state and authorized to perform legal functions.

“Attorney Fees”: The fees billed by an **Attorney** for services performed related to an **Insured’s Covered Legal Service** which does not include costs such as, but not limited to filing fees, copy costs, mileage, expert witnesses, mediator, transcriptionists, and title related costs.

“Claim”: A demand made by the **Insured** for payment of the **Attorney Fees** for a **Covered Legal Service** as provided by this **Policy**.

“Covered Legal Service”: Service specifically listed in Section 4 – Schedule of Coverage and not excluded.

“Declarations”: Document issued to the **Policyholder** that discloses information pertinent to the coverage provided under the **Policy**.

“Deductible”: If applicable, and as shown in the **Declarations**, the dollar amount per **Insured Event** that **You** must pay to an **Attorney** for **Covered Legal Services** before benefits are payable under this **Policy**.

“Effective Date”: The date **You** coverage under this **Policy** takes effect and **You** become eligible to receive **Attorney Fees** for **Covered Legal Services**.

“Indemnity Benefits”: **Attorney Fees** reimbursed to **You** up to the maximum amount listed in the schedule of benefits for a **Covered Legal Service**. **You** are responsible for all legal costs and fees not covered by **Us** and for all **Attorney Fees** exceeding the amount paid by **Us**.

“Insured”: Each of the following as indicated on the **Declarations** and for whom **Premium** has been paid:

- (a) A **Named Insured**.
- (b) A **Named Insured’s** spouse or domestic partner who resides in the household of the **Named Insured**.
- (c) The unmarried dependent children of either the **Named Insured** or the **Named Insured’s** spouse or domestic partner under the age of 19 who are permanent residents in the household of the **Named Insured**.
- (d) The unmarried dependent children of either the **Named Insured** or the **Named Insured’s** spouse or domestic partner under the age of 23 if a full-time student.

“Insured Event”: A unique event related to a **Covered Legal Service** that for purposes of this **Policy** will be considered the earliest of the following:

- (a) Date that a written legal notice is sent, filed or received by **You**
- (b) Date that a ticket or citation is issued to **You**.
- (c) Date that an **Attorney/Agency** is hired by **You**.

“Named Insured”: The **Policyholder** named in the **Declarations**

“Personal Property”: Property other than real estate property that is movable and is not income producing.

“Policy”: The document provided by **Us** to the **Policyholder** that describes the benefits and terms of insurance.

“Policyholder”: The individual whose name appears in the **Declarations** and to whom this **Policy** is issued.

“Policy Year”: The period of time beginning on the **Effective Date** of the **Policy**, extending for a period of one (1) year thereafter, and each one (1) year period thereafter while this **Policy** is in force.

“Premium”: The price of insurance protection provided by this **Policy** for the term specified in the **Declarations**.

“Primary Residence”: The residential dwelling where the **Insured** resides the majority of the year and that is considered the **Insured’s** legal residence for the purpose of income tax and/or acquiring a mortgage.

“Real Property”: Land and all property permanently attached directly to the land.

“Renewal”: The automatic re-establishment of in-force status effected by the payment of another **Premium**.

“Secondary Residence”: A residential property where **You** are the mortgagor, that is not **Your Primary Residence** and that is not an investment property (business, commercial or rental).

“Trial”: Formal proceedings in a court of law where parties present their case for a judge or jury to decide the validity of a charge or claim. A **Trial** begins with the selection of a jury or opening statements made to a judge. **Trial** does not include matters such as conferences, discovery, negotiations, pleas, hearings, and motions.

“We”, “Us”, and “Our”: Professional Solutions Insurance Company.

“You” and “Your”: An **Insured**.

Section 3 – General Provisions

1. Policy Period: This **Policy** applies only to **Insured Events** that occur during the period this **Policy** is in effect as listed on **Your Declarations**. No benefits apply to any **Insured Event** occurring prior to the **Effective Date**.

Unless designated otherwise in **Your Declarations**, the **Policy** period begins on the **Effective Date** stated in **Your Declarations** and lasts for a period of one year. Upon payment of **Renewal Premium**, the **Policy** will renew for a successive one-year period. The **Policy** will lapse if **You** do not pay the **Renewal Premium** and benefits cease to apply to any **Insured Event** that occurs on or after the lapse date.

2. Territory: This **Policy** provides world-wide coverage.
3. Eligibility: Each eligible person as indicated in the **Declarations**, and for whom a **Premium** is paid, shall become an **Insured** on the date assigned by **Us** and be eligible for benefits under this **Policy**.
4. Cancellation: The **Policyholder** may cancel this **Policy** at any time by giving **Us** written notice of the date cancellation is to take effect, but the effective date of the cancellation can't be earlier than the day of the request. **We** shall refund the excess of paid **Premium** above the customary short rates for the expired time.

We may cancel this **Policy** only for the reasons stated in this provision. **We** will notify the **Policyholder** in writing of the date cancellation takes effect. This cancellation notice will be delivered to the **Policyholder**, or mailed to the **Policyholder** at the mailing **Address** shown in the **Declarations**:

- (1) When **Policyholder** has not paid the **Premium**, **We** may cancel this **Policy** by notifying **Policyholder** at least 15 days before the date cancellation takes effect. This provision applies whether the **Premium** is payable to **Us** or an agent of **Ours**.
- (2) When this **Policy** has been in effect for 60 days or more, **We** may cancel this **Policy** for the following reasons by notifying the **Policyholder** at least 45 days before the cancellation takes effect:

- (a) **Policyholder** or any other **Insured** violated any of the material terms and conditions of this policy, or
 - (b) A determination by the insurance commissioner that continuation of coverage could place **Us** in a hazardous financial condition or in violation of state laws.
5. **Non-Renewal:** **We** may elect not to renew this **Policy**. If **We** elect not to renew, a written notice will be delivered to the **Policyholder**, or mailed to the **Policyholder** at the mailing **Address** shown in the **Declarations**. The notice will be mailed or delivered at least 45 days before the expiration date of this **Policy**.
6. **Termination:** If the **Policy** is canceled by the **Policyholder** or **Us**, **Your** coverage will cease at the end of the term for which **Premium** has been paid.
7. **Change of Policy Provisions:** The **Premium** is based on information **We** have received from **You** and other sources. **You** agree to cooperate with **Us** in determining if this information is correct and notify **Us** of any changes.

If during the **Policy** period, the risk exposure changes due to a change, addition, or deletion of any coverage or limits, the risk exposure changes, and necessary **Premium** adjustments will be made effective at the **Renewal** date of the **Policy**. **We** will deliver or mail written notice of any **Premium** adjustment to the **Policyholder** at the mailing **Address** shown on the **Declaration** at least 45 days prior to the **Effective Date** of **Renewal**.

We will make any calculations or adjustments of **Your Premium** using the applicable rules, rates and forms as of the effective date of the change.

If **We** adopt any revision that would broaden coverage under this **Policy** without additional **Premium**, the broadened coverage will immediately apply to this **Policy**.

This paragraph does not apply to changes implemented with a revision that includes both broadenings and restrictions in coverage. Otherwise, this **Policy** includes all of the agreements between **You** and **Us**. Its terms may not be changed or waived except by endorsement issued by **Us**.

8. **Notice of Claim, Proof of Expense Incurred and Payment of Claim:** If **You** are seeking benefits under this **Policy** **You** must:
- (a) Submit a written notice of **Claim** to **Us** within one year after the **Insured Event**. A **Claim** form and itemized billing statement from the **Attorney** is required within ninety (90) days after **Covered Legal Service** for which **You** seek payment is completed.
 - (b) Promptly send **Us** copies of any supporting documentation including legal documents or notices when requested by **Us**. **We** have the right to withhold benefits if the requested information required to process a claim is not provided.
 - (c) Cooperate with **Us** in the investigation of any **Claim**.
 - (d) Provide **Us** authorization to obtain any relevant records required to process **Your Claim**.
9. **Claims Processing Consent:** **You** agree to allow **Your Attorney** to provide information to **Us** including the frequency and general nature of a contact **You** had with **Your Attorney** for the purpose of processing a **Claim**. The **Attorney** will not be asked to provide any details of these contacts. The **Attorney** will be asked to provide the date, time, and general nature of the contact, the time spent, the outcome, and any other information needed for **Us** to determine the extent of coverage.

10. **Claim Submission:** It is recommended that **You** contact **Us** prior to obtaining services in order to confirm any benefits payable under this **Policy**. **You** must send **Us** a completed **Claim** form and itemized billing within ninety (90) days of the date of service, whether the matter is concluded or on-going, or reimbursement for **Covered Legal Services** will be denied. For on-going legal matters where the maximum **Indemnity** amount payable under the **Policy** has not been reached, the **Insured** must submit an interim billing statement at least every ninety (90) days.
11. **Legal Action Against Us:** Legal action may not be brought against **Us** until there has been full compliance with all the terms of this **Policy**.
12. **Subrogation:** If **We** make a payment under this **Policy** and the person to or for whom payment was made has a right to recover damages from another, **We** will be subrogated to that right. That person shall do whatever is necessary to enable **Us** to exercise **Our** rights and shall do nothing after loss to prejudice them.
13. **Concealment or Misrepresentation:** **We** do not provide benefits for **You** if whether before or after a loss, **You** have:
 - (a) Intentionally concealed or misrepresented any material fact or circumstance;
 - (b) Engaged in fraudulent conduct; or
 - (c) Made false statements; relating to this insurance.
14. **Payment Limitations:** **You** may not make **Claims** under separate **Covered Legal Services** for one legal matter or submit additional **Claims** under the same **Covered Legal Service** for one legal matter after the **Indemnity** maximum for that **Covered Legal Service** has been reached.
15. **Coordination of Benefits:** If **You** are entitled to receive **Attorney Fees** or reimbursement for **Attorney Fees** from any other person, organization or entity, **Our** coverage will be excess. If **You** receive reimbursement of **Attorney Fees** from any other person, organization or entity, then **You** will reimburse **Us** for payments made under this **Policy**.
16. **Attorney Independence:** This **policy** provides **You** the freedom to choose any **Attorney** that **You** want to use to address **Your Covered Legal Service**. **We** are not liable to an **Insured** for an act of any **Attorney**. **We** are not liable to an **Insured** for the failure to act or omission of any **Attorney**. **We** will not interfere with the attorney-client relationship between an **Insured** and their **Attorney**. Nothing in this **Policy** shall be deemed to interfere with the Bar Association's or the court's right to discipline **Attorney(s)**. **You** have the right to file a complaint with the Bar Association concerning **Attorney** conduct at any time.
17. **Assignment of Policy:** Assignment of this **Policy** will be void and **We** will not recognize any such assignment, unless **We** give **Our** written consent.
18. **Policy Conformed to Statute:** Any terms of this **Policy** that are in conflict with the statutes of the jurisdiction where issued, are amended to conform to the statute.

Section 4 – Schedule of Coverage (See also Limitations and Exclusions)

Attorney Fees, up to the stated maximums listed on the **Declarations**, will be provided by **Us** to an **Insured** for the **Covered Legal Services** listed below. **Attorney Fees** for **Covered Legal Services** are subject to any **Deductible**, if applicable, and all other exclusions, provisions, and other terms of this **Policy**. **Attorney Fees** for **Trials**, up to the stated maximums listed in the **Declarations**, are reimbursed by **Us** to an **Insured** for **Attorney Fees** at **Trial** time and do not include **Attorney Fees** for matters such as conferences, discovery, negotiations, pleas, hearings, and motions.

Benefits

A. Base Legal Protection:

1. Affidavits: **Attorney Fees** for preparing an affidavit in which **You** are the person making the statement.
2. Warranty: **Attorney Fees** for any warranty in which **You** are the payor.
3. Demand Letters: **Attorney Fees** for any demand letter in which **You** are the person making the demand.
4. Civil Actions – Defendant: **Attorney Fees** for **You** in defending against civil damage(s) claims. This service does not cover claims related to a felony or weapons charge, claims involving the ownership or use of a motorized vehicle or claims covered by other insurance.
5. Small Claims Court – Defendant: **Attorney Fees** for **You** in defending against a small claims action; helping **You** prepare documents; advising **You** on evidence, documentation and witnesses; and preparing **You** for **Trial**. Collection activities after a judgment or any services relating to post-judgment actions are not covered.
6. Small Claims Court – Plaintiff: **Attorney Fees** for **You** as a plaintiff with bringing a small claims action; helping **You** prepare documents; advising **You** on evidence, documentation and witnesses; and preparing **You** for **Trial**. Collection activities after a judgment or any services relating to post-judgment actions are not covered.
7. Personal Property Protection: **Attorney Fees** for **You** related to contracts or obligations for the transfer of **Your Personal Property** or **Personal Property** rights.
8. Medicare Issues: **Attorney Fees** for **You** in Medicare administrative hearings.
9. Medicaid Issues: **Attorney Fees** for **You** in Medicaid administrative hearings.
10. Social Security Issues: **Attorney Fees** for **You** in Social Security administrative hearings.
11. Veterans Affairs Issues: **Attorney Fees** for **You** in Veterans Affairs administrative hearings.
12. Estate Administration and Closing: **Attorney Fees** for **You** as the executor in administering an estate.
13. Inheritance Rights Protection: **Attorney Fees** for **You** in protecting **Your** inheritance rights related to a deceased person's estate.
14. Misdemeanor Defense: **Attorney Fees** for **You** in the defense against misdemeanor charges. Charges involving motorized vehicles or weapons and felony charges that are reduced or pled down to a misdemeanor are not covered. If the misdemeanor charge is escalated to a felony, coverage ceases as of the date of the escalation.
15. Habeas Corpus Proceedings: **Attorney Fees** for **You** in habeas corpus proceedings.
16. Expungement of Record: **Attorney Fees** for **You** to expunge an arrest or conviction from **Your** record.
17. Protection from Domestic Violence: **Attorney Fees** for the **Named Insured** as a victim of domestic violence. This service does not include representation in suits for damages, defense of any action, or representation for the offender.
18. Incompetency or Infirmary Defense: **Attorney Fees** for **You** as a defendant in incompetency or infirmity proceedings.

B. Auto Legal Protection:

1. Driver's License Defense (Excluding DUI/DWI): **Attorney Fees** for **You** in defense of any traffic citation that will result in the actual loss of the **Your** driver's license, including traffic misdemeanor offenses. This service does not cover claims involving driving under the influence, driving while intoxicated (or a related offense), or vehicular homicide.
2. Driver's License Restoration (Excluding DUI/DWI): **Attorney Fees** for representation in proceedings to restore **Your** driving license. This service does not cover claims

involving the restoration of a driving license suspended due to driving under the influence, driving while intoxicated (or a related offense), or vehicular homicide.

3. Minor Traffic Tickets: **Attorney Fees** for **You** in defense of non-criminal moving traffic violations with carry points or **Your** state's equivalent of carry points. This service does not cover claims involving driving under the influence or driving while intoxicated (or a related offense).

C. Family Legal Protection:

1. Uncontested Adoption: **Attorney Fees** for the **Named Insured** or **Named Insured's** spouse or domestic partner for adoption where all matters are settled without court intervention, mediation, or arbitration.
2. Uncontested Adoption – Stepparent: **Attorney Fees** for the **Named Insured** or **Named Insured's** spouse or domestic partner for adoption of a **Named Insured** or **Named Insured's** spouse's or domestic partner's child where all matters are settled without court intervention, mediation, or arbitration.
3. Contested Adoption: **Attorney Fees** for the **Named Insured** or **Named Insured's** spouse or domestic partner for adoption or stepparent adoption where one or more disputed material issues must be litigated, determined and resolved through court, mediation, arbitration, or administrative proceedings.
4. Name Change: **Attorney Fees** for **You** to legally change **Your** name.
5. Uncontested Guardianship or Conservatorship: **Attorney Fees** for **You** to appoint a guardian/conservator or to seek appointment as guardian or conservator over a person and his or her estate where all matters are settled without court intervention, mediation, or arbitration. This service does not include representation of the person over whom a guardianship or conservatorship is sought, or any annual accountings after the initial accounting or terminating the guardianship or conservatorship once it has been established.
6. Contested Guardianship or Conservatorship: **Attorney Fees** for **You** to appoint a guardian/conservator or to seek appointment as guardian or conservator over a person and his or her estate, where one or more disputed material issues must be litigated, determined and resolved through court, mediation, arbitration, or administrative proceedings. This service does not include representation of the person over whom a guardianship or conservatorship is sought, or any annual accountings after the initial accounting or terminating the guardianship or conservatorship once it has been established.
7. Prenuptial Agreement: **Attorney Fees** for the **Named Insured's** prenuptial agreement. This service is only for the **Named Insured**. The fiancé must have separate counsel or must waive his or her right to representation. This service does not include subsequent litigation arising out of a Prenuptial Agreement.
8. Postnuptial Agreement: **Attorney Fees** for the **Named Insured's** postnuptial agreement. This service is only for the **Named Insured**. The **Named Insured's** spouse must have separate counsel or must waive his or her right to representation. This service does not include subsequent litigation arising out of a Postnuptial Agreement.
9. School Issues: **Attorney Fees** for **You** involving formal school administrative regarding disabilities, special education and student policy violations.
10. Juvenile Court – Misdemeanor Defense: **Attorney Fees** for the defense of a juvenile **Insured** in a misdemeanor juvenile court matter provided there is no conflict of interest between the **Named Insured** and the juvenile **Insured**. This service does not cover matters involving motorized vehicles or weapons.
11. Juvenile Court – Felony Defense: **Attorney Fees** for the defense of a juvenile **Insured** in a felony juvenile court matter provided there is no conflict of interest between the **Named Insured** and the juvenile **Insured**. This service does not cover matters involving motorized vehicles or weapons.

12. Juvenile Court – Parental Responsibilities: **Attorney Fees** for **You** in the defense of an **Insured** when charged with a violation of the state’s parental responsibility law.

D. Financial Legal Protection:

1. Bill of Sale: **Attorney Fees** for **You** for any bill of sale in which **You** are the payor or payee.
2. Installment Sale Contract: **Attorney Fees** for **You** for any installment sale contract in which **You** are the payor or payee.
3. Promissory Note: **Attorney Fees** for **You** for any promissory notes in which **You** are the payor or payee.
4. Debt Collection Defense: **Attorney Fees** for **You** for negotiation with creditors for a repayment schedule and to limit creditor harassment, and representation in defense of any action for personal debt collection. This service does not include counter, cross or third-party claims; bankruptcy, any action arising out of family law matters including support and post decree issues; or any matter where the creditor is affiliated with **Us**.
5. Garnishment Defense: **Attorney Fees** for **You** related to garnishment against **You** to collect a judgment related to goods or services.
6. Credit Record Restoration: **Attorney Fees** for **You** related to inaccuracies on **Your** credit record.
7. IRS Audit Protection: **Attorney Fees** for **You** involving **Your** personal tax return being audited by the Internal Revenue Service (IRS) where the initial written notice is received after **Your Effective Date** and while **Your Policy** is in effect.
8. IRS Collection Defense: **Attorney Fees** for **You** in collection actions initiated by the Internal Revenue Service (IRS) involving an error on **Your** personal tax return where the initial written notice is received after **Your Effective Date** and while the **Policy** is in effect.
9. State and Local Tax Collection: **Attorney Fees** for **You** in collection actions initiated by state and local taxing authorities involving an error on **Your** personal return where the initial written notice is received after **Your Effective Date** and while the **Policy** is in effect.

E. Home Legal Protection:

1. Property Deed (**Primary Residence**): **Attorney Fees** for **You** in any deed for which **You** are either the grantor or grantee.
2. Property Mortgage (**Primary Residence**): **Attorney Fees** for **You** in any mortgage or deed for which **You** are the mortgager. This service does not include documents pertaining to business, commercial or rental property.
3. Building Codes (**Primary Residence**): **Attorney Fees** for **You** for building code or permit violations related to **Your Primary Residence**.
4. Easements (**Primary Residence**): **Attorney Fees** for **You** for easements related to **Your Primary Residence**.
5. Zoning and Variances (**Primary Residence**): **Attorney Fees** for **You** in pursuing a zoning change or seeking a variance for **Your Primary Residence**.
6. Property Tax Assessments (**Primary Residence**): **Attorney Fees** for **You** in an administrative action for assessing the property taxes of the **Your Primary Residence**.
7. Purchase (**Primary Residence**): **Attorney Fees** for **You** in the purchase of **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
8. New Construction Land Purchase (**Primary Residence**): **Attorney Fees** for **You** in the purchase of a vacant property to be used for building **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.

9. New Construction Loan (**Primary Residence**): **Attorney Fees** for **You** to obtain a construction loan needed to build **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
 10. Sale (**Primary Residence**): **Attorney Fees** for **You** in the sale of **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
 11. Refinance (**Primary Residence**): **Attorney Fees** for **You** to refinance **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
 12. Loan Modification (**Primary Residence**): **Attorney Fees** for **You** to modify the loan on **Your Primary Residence**. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
 13. Home Equity Loan (**Primary Residence**): **Attorney Fees** for **You** to obtain a Home Equity Loan. This service also covers **Attorney** attendance at closing. This service does not include services provided by any **Attorney** representing a lending institution or title company.
 14. Foreclosure Defense (**Primary Residence**): **Attorney Fees** for **You** for foreclosure matters related to **Your Primary Residence**.
 15. Contractor Disputes (**Primary Residence**): **Attorney Fees** for **You** in a dispute regarding contracts or obligations for the construction or remodeling of **Your Primary Residence**.
 16. Neighbor Disputes (**Primary Residence**): **Attorney Fees** for **You** in a dispute with **Your** neighbor related to **Your Primary Residence**, including boundary or property title disputes.
 17. Real Estate Disputes (**Primary Residence**): **Attorney Fees** for **You** in a dispute regarding contracts or obligations for the construction, purchase or sale of the **Your Primary Residence**.
- F. Renter Legal Protection:
1. Lease Application: **Attorney Fees** for **You** in any residential lease application in which **You** are the tenant.
 2. Landlord's Consent to Sublet or Assignment: **Attorney Fees** for **You** in any sublet residential lease for which **You** are the tenant.
 3. Termination of Lease: **Attorney Fees** for **You** in the termination of a residential lease in which **You** are the tenant.
 4. Tenant Matters: **Attorney Fees** for **You** as a residential tenant in matters involving disputes with a residential landlord. The service does not include representation in disputes with other tenants.
 5. Eviction Defense: **Attorney Fees** for **You** as a residential tenant in matters involving **Your** eviction.
 6. Security Deposit: **Attorney Fees** for **You** as a residential tenant in matters involving disputes related to security deposits with a landlord.
- G. Additional Legal Protection
1. DWI/DUI Defense (First Offense Only): **Attorney Fees** for **You** in defense of the first offense of driving under the influence or driving while intoxicated, including court hearings, negotiation with the prosecutor and **Trial**. This service does not cover cases involving vehicular homicide.

2. Elder Law Protection: **Attorney Fees** for **You** on any personal legal issues relating to your parents as they affect **You**. The service includes reviewing documents of the parents to advise **You** of the effect on **You**. The documents include Medicare and Medicaid materials, prescription plans, leases, nursing home agreements, powers of attorney, living wills and wills. This service also includes preparing deeds involving the parents when **You** are either the grantor or grantee; and preparing promissory notes involving the parents when **You** are the payor or payee.
3. Consumer Matters – Defendant: **Attorney Fees** for **You** as a defendant in written, verbal or implied disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.
4. Consumer Matters – Plaintiff: **Attorney Fees** for **You** as a plaintiff in written, verbal or implied disputes over consumer goods and services where the amount being contested exceeds the small claims court limit in that jurisdiction. This service does not include disputes over real estate, construction, insurance or collection activities after a judgment.
5. Lemon Law – Defendant: **Attorney Fees** for **You** as a defendant in written, verbal or implied disputes over the sale of the **Insured's** automobile where the amount being contested exceeds the small claims court limit in that jurisdiction. This service does not include collection activities after a judgment.
6. Lemon Law – Plaintiff: **Attorney Fees** for **You** as a plaintiff in written, verbal or implied disputes over the sale of the **Insured's** automobile where the amount being contested exceeds the small claims court limit in that jurisdiction. This service does not include collection activities after a judgment.
7. Insurance Disputes: **Attorney Fees** for **You** in disputes with **Your** auto, home or renters insurance carrier in which **Your** auto, home or renters insurance policy was effective while **You** were an **Insured** under this **Policy**.
8. Civil Actions – Plaintiff: **Attorney Fees** for **You** as a plaintiff in civil damage(s) claims. This service does not cover claims related to a felony or weapons charge, claims involving the ownership or use of a motorized vehicle, or claims that are covered by other insurance policies.

Section 5 – Limitations and Exclusions

1. Limitations:
Attorney Fees are paid up to the maximum **Indemnity Benefit** amounts listed on the **Declarations** after any applicable **Deductible** has been paid by **You**.
2. Exclusions: **We** do not provide coverage for:
 - (a) Any matter not specifically listed as a **Covered Legal Service** in this **Policy**.
 - (b) **Attorney Fees** for the benefit of any person other than an **Insured**.
 - (c) **Attorney Fees** in:
 - i. post judgments (judgment issued by a court, final binding arbitration, settlement agreement by all parties),
 - ii. court appeals,
 - iii. class actions,
 - iv. matters handled under a contingency fee arrangement, or
 - v. malpractice suits.
 - (d) **Attorney Fees** arising out of:
 - i. business ownership,
 - ii. investment interests,

- iii. commercial interests,
 - iv. intellectual property (patents and copyrights), or
 - v. employment matters.
- (e) Any action, dispute or proceeding against:
- i. **Our** interest, or that of any affiliated companies related to the underwriting or administration of this **Policy** and any of their respective agents,
 - ii. an **Insured** against the interests of the **Named Insured** under the same **Policy**.
- (f) Fines, penalties, punitive damages, filing fees, court-ordered payments of attorney fees, court costs, service of process fees, travel, clerical, copy fees, postage, and any other costs and expenses not specified under Section 4 - Services That Are Covered.

This **Policy** is signed in Clive, Iowa on behalf of Professional Solutions Insurance Company by **Our** Secretary and President.

Secretary

President

This material is for informational purposes only and any description of insurance coverages are subject to the terms, conditions, exclusions, and other provisions of the actual policy. Plan pricing and availability may vary by state and are subject to change. Insurance is underwritten by Professional Solutions Insurance Company, Clive, Iowa.

Disappearing Deductible Endorsement

The Disappearing **Deductible** Endorsement is added to **Your Policy** number _____ effective _____.

The Disappearing **Deductible** Endorsement provides a reduction of the **Deductible** for each continuous **Policy Year** that a **Policyholder** has coverage with **Us**. Upon the **Renewal** of **Your Policy** for an additional year and having no gap in coverage **Your Deductible** will decrease per the table listed below. Should **Your** coverage lapse for any period of time **Your Deductible** will go back to the **Policy Year 1 Deductible** amount as shown in the schedule below.

The following table will be **your Deductible** amount by **Policy Year**:

Policy Year 1: \$200
Policy Year 2: \$100
Policy Year 3: \$0

All other **Policy** provisions shall remain unchanged.

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