

## Small Business Legal Plan



### Free & Discounted Legal Care

Legal care is either free, deeply discounted, or provided at the reduced hourly rate

#### Free Legal Services

- Unlimited initial phone consultations during business hours for new legal matters.
- Attorney will review as many as 5 independent documents each quarter. These include business documents, contracts, signed or unsigned, up to 10 pages each.
- Initial telephone calls made on behalf of your business if deemed appropriate by your plan attorney (two per month). Follow up calls are made at the guaranteed low hourly rate.
- Initial letters written on behalf of your business if deemed appropriate by your plan attorney. Three per month for new subjects; follow up letters are written at the guaranteed low hourly rate.
- Initial collection letters are limited to 10 per quarter. More than 10, and any follow up letters, are written at the guaranteed low hourly rate or at the contingency fee percentage, depending upon what you and your plan attorney decide.
- One on one consultations for each new legal matter. Thirty minute time limit per subject matter. Time over the 30 minutes per subject will be at the guaranteed low hourly rate.
- Registered Agent for your business in the state in which you are incorporated as well as other states where you do business.

*In certain situations, attorney liability may require plan attorneys to ask for a retainer from the member prior to providing some of the free legal services.*

#### Guaranteed Low Hourly Rates\*

Plan attorneys have contracted to charge 40% off their normal hourly rate, with a minimum of \$125 per hour, for legal care beyond the free and discounted services.

#### Retainers\*

In the case of extended legal care, plan attorneys may ask you for a retainer. Any retainer sought will be computed by multiplying the number of hours a plan attorney believes a case will take, by the appropriate discounted hourly plan rate. For instance, 10 hours x \$125.00 = a retainer of \$1,250. Any unused portion of the retainer will be returned to the member.

#### Contingency Fee Discounts\*

Attorneys often work on a contingency fee basis on such cases as personal injury and collections. This fee is usually expressed as a percentage of the amount collected or awarded. In collection matters, your attorney will accept 18% if the case is settled before formal court proceedings begin. After proceedings begin, the fee is 27%. On all other contingency matters there is a 10% discount on the lower of either the state maximum or the attorney's standard rate.

*\* Court costs, filing fees and time charged for travel to and from any courts are additional.*

**To access plan benefits, or for questions about your membership call: 800-305-6816**

This is only an outline of benefits. For a complete description of benefits, terms and conditions, please visit [legalclub.com](http://legalclub.com).