



Additional Information and Exclusions:

Letters and Phone Calls: The letter or phone call per subject matter benefit is available at your Provider Law Firm's sole discretion.

Administrative and Termination Hearing Representation: Not covered under this benefit are hearings and investigations or inquiries that result from any alcohol or drug-related matter or allegation involving the use of chemicals. Also not covered are hearings resulting from matters arising other than from the direct performance of job responsibilities while on active duty, such as reduction in force or any other termination or separation from service unrelated to job performance. Pre-existing conditions are not covered.

Trial Defense Services: This coverage applies only to the named member and spouse. Divorce, separation, annulment, child custody or other divorce or domestic related matters, bankruptcy, charges of DUI/DWI, drug-related matters (whether prescribed or not), hit and run, leaving the scene of an accident and civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles are not covered under this benefit, but are covered by the preferred member discount (25%). Additional exclusions under this benefit: being named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, manager or associate of a business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge. Those charges are covered with your preferred member discount (25%). If the lawsuit was filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment, then the lawsuit is excluded from your Trial Defense benefit. This exclusion applies even if the lawsuit is filed after you become a member. These lawsuits are covered with your preferred member discount. Class actions, interventions or amicus curiae filings in

which the covered member is a party (or potential party) are excluded. Also, this coverage does not include garnishment, attachment or any other appeal. Your Provider Law Firm has the right to determine whether or not your claim or defense to a matter will prevail in court or is frivolous or without merit. This includes deciding whether or not to appeal any judgment or decision. Your Provider Law Firm also has the right to present your claim or defense according to their independent professional judgment. Plan Administrator will not influence or attempt to modify how your Provider Law Firm provides their professional services.

Motor Vehicle Related Services: Benefits are available 15 days after enrollment. Not covered are pre-existing conditions, charges related to DUI/DWI or drug related matters, matters arising from the use of a commercial vehicle with more than 2 axles, hit and run related charges, or charges where the covered person is driving without a valid operator's license.

IRS Audit Legal Services: Does not cover business tax returns, garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, pre-existing conditions – where member has been notified by the IRS prior to enrollment – and services rendered by an enrolled agent. Coverage includes the return due on April 15th of the first membership year.

Other Legal Services: The standard hourly rate discount for law-enforcement matters may differ from the standard hourly rate discount offered for non-law enforcement related assistance due to the complexity and lawyer specialization needed in law-enforcement cases. A retainer may be required before services are rendered under this benefit.

If you have questions about the legal plan coverage, or would like to know how this coverage can benefit you, please call our FDSA Benefit Field Office toll-free:

1-800-729-7998



Visit our web site for more details:
www.fldeputysheriffs.org

SPECIAL NOTE: This brochure is not a complete listing of coverage, terms, conditions and limitations and does not modify, commit, expand or limit coverage. Refer to membership contract for complete coverage description.



Join Today!

Florida Deputy Sheriffs Association
P. O. Box 12519
Tallahassee, FL 32317-2519
www.fldeputysheriffs.org
1-800-877-2168

Revised 11/1/10



LEGAL PROTECTION PLAN

This brochure provides an overview of the Legal Protection Plan benefits for the Florida Deputy Sheriffs Association Enhanced Membership level. Underwritten by Pre-Paid Legal Services, Inc., of Florida.



FDSA LEGAL PROTECTION PLAN

The Florida Deputy Sheriffs Association Enhanced Membership offers an extensive package of security. This brochure can tell you more about the Legal Protection Plan that is included in your Enhanced membership.

Preventive Legal Services

Toll-free Consultations With Your Provider Law Firm

As an FDSA Enhanced member, toll-free legal counsel is just a phone call away. You have access to your Provider Law Firm for personal, job-related and business advice on any legal subject matter.

Phone Calls and Letters On Your Behalf

A letter or phone call from an attorney can help you cut through red tape. You'll receive one personal phone call or letter – per subject related matter – at no added cost. Plus you'll receive two business letters each year.

Contract and Document Review

You can have an unlimited number of personal legal documents – up to 10 pages each – reviewed by your Provider Law Firm. Included each year is one business document review at no additional cost. Your Provider Law Firm will analyze the documents and suggest changes for your benefit before you sign.

Wills for You and Your Family

You may have a Will prepared for you at no additional charge – not just a “simple” Will, but one that meets most Americans’ needs – with free yearly reviews and updates. In addition, Wills for covered family members are just \$20 each; changes and updates \$20. Trust preparation is available at a 25% reduction from the standard or corporate hourly rate of your Provider Law Firm.



Administrative and Termination Hearing Representation

As an FDSA member, you will receive a total of 60 hours each membership year for administrative inquiries or investigations including pre- and post-disciplinary or termination inquiries, hearings or proceedings before a review board or arbitrator.

On-Scene Attorney Representation

When on active duty as a law-enforcement professional for a Florida Sheriff's Office, membership includes on-scene representation 24 hours a day, 7 days a week for shootings and motor vehicle accidents resulting in serious injuries. You will be provided a special phone number to your on-call attorney for initial consultation and then on-scene representation from a plan attorney as requested by you.

Tragic Accident Representation

It's your worst nightmare – a tragic accident resulting in loss of life, especially in the line of duty. Your Legal Plan coverage will pay all the legal fees for your defense if you or a covered member of your family is charged with Manslaughter, Involuntary Manslaughter, Negligent Homicide or Vehicular Homicide on or off the job.

Trial Defense Services

You and your spouse also have representation by your Provider Law Firm if either of you are a named defendant or respondent in a covered criminal or civil job-related action or off-the-job civil action filed in court. Hours available for representation increase each membership year.

1st member year:

57.5 hours of actual trial time at no additional charge, including 2.5 hours of pre-trial time.

2nd year renewal:

117 hours of actual trial time at no additional charge, including 3 hours of pre-trial time.

3rd year renewal:

176.5 hours of actual trial time at no additional charge, including 3.5 hours of pre-trial time.

4th year renewal:

236 hours of actual trial time at no additional charge, including 4 hours of pre-trial time.

5th year renewal:

295.5 hours of actual trial time at no additional charge, including 4.5 hours of pre-trial time.

IRS Audit Legal Services

Your Legal Protection Plan takes the bite out of an IRS audit by providing up to 50 hours each membership year of professional services from your Provider Law Firm for either you, your spouse or your dependent children when notified in writing of an IRS audit, or requested to appear at the IRS about your tax return.

Your 50 hours are available as follows:

- One hour for consultation, advice and assistance when notified of an audit.
- 2.5 hours at no added charge if settlement is not reached in 30 days. Available hours are for representation, negotiations, conferences, telephone conversations and settlement conferences prior to litigation.
- 46.5 hours at no added charge if settlement is not reached without litigation and the

IRS sues you, or if you pay the disputed tax and sue the IRS.

- Coverage begins with the tax return due on April 15 of the year your membership is effective.

Preferred Member Rate for Other Legal Services

Your Provider Law Firm will render assistance at a 25% reduction from his or her standard or corporate hourly rate for you or your spouse if you need legal assistance or litigation services not otherwise covered by this membership. Your Provider Lawyer must have five days notice prior to court representation. Telephone advice is available immediately under Preventive Legal Services.

Who's covered?

- You and your spouse or significant other
- Never-married children under age 21 living at home
- Never-married children under age 23 who are full-time college students regardless of where they live
- Children under age 18 for whom the member acts as legal guardian
- Any dependent child, regardless of age, who is mentally or physically disabled, for whom the member is primarily responsible
- Legal Plan coverage is nationwide



See reverse for additional information and exclusions