LegalShield

Legal protection for your business is vital. So is having options.

Unexpected legal matters come up every day. You know your business needs legal protection, but you want to make sure you get the right amount. LegalShield has the answer.

We offer three levels of legal protection for different sizes of small businesses. That way, you only pay for what you need. Whichever you choose, we help your business with any legal matter, from legal consultation and contract reviews to debt collection and more. And since your dedicated law firm is prepaid, its sole focus is on serving you, rather than billing you.

So get the level of legal protection your company needs. And get the peace of mind you want.

Small Business Services Include:

- Legal consultation on an unlimited number of matters
- Contract and document review
- Debt collection assistance
- Legal correspondence
- Trial defense services*

*Trial defense hours are provided at a reduced rate in Nevada and New York

Why LegalShield?

LegalShield has been offering legal plans to members for over 40 years, creating a world where everyone can access legal protection—and everyone can afford it. We provide outstanding legal coverage from established law firms and support you and your business with more than 650 LegalShield employees. We currently provide various legal plans to over 47,000 businesses. And we'd love to do the same for you.

Choose LegalShield. Choose the right protection.

For more information, contact: *Pete Katsaros* Business & Group Benefit Specialist <u>PeteKbiz@gmail.com</u> 609.605.7241

LegalShield Small Business Plans

	Small Biz 10 (10 or fewer employees)	Small Biz 50 (50 or fewer employees)	Small Biz 100 (100 or fewer employees)
Price	\$39 /mo., no enrollment fee	\$89/mo., no enrollment fee	\$149 /mo., no enrollment fee
Legal Consultation	Unlimited minutes & matters	Unlimited minutes & matters	Unlimited minutes & matters
Designated Consultations	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each
Legal Correspondence	20 calls or letters per year (up to 6 in any 1 month)	30 calls or letters per year (up to 6 in any 1 month)	40 calls or letters per year (up to 6 in any 1 month)
Collection Letters	5 per month	10 per month	15 per month
Document Review	20 per year, 15 page limit each (up to 6 in any 1 month)	30 per year, 15 page limit each (up to 6 in any 1 month)	40 per year, 15 page limit each (up to 6 in any 1 month)
Trial Defense for Business	None	75 total hours	75 total hours
Additional Discount	10-25%	10-25%	10-25%

Legal Consultation

Pick up the phone and call your Provider Law Firm on any legal issue affecting your business including:

- Hiring/firing
- Small claims
- Equipment leases
- Incorporation
- Bankruptcy
- Joint ventures
- Landlord/tenant disputes
- Bad check recovery
- Customer complaints

- Vendor issues
- Creditor harassment
- Identity theft

- Workers'
 - compensation

Designated Consultations

For out-of-state legal matters and specific areas of law, your business is entitled to three 30-minute phone consultations per year with an experienced attorney at your Provider Law Firm.

- Commodities
- Securities
- Patents
- Copyrights
- Trademarks
- Antitrust
- International law
- Immigration

- Admiralty
- Complex tax issues
- Import/export customs issues
- Issues arising outside your state, within the U.S.
- Intellectual property

Who is eligible for the plan?

The Business Plan is available to for-profit businesses with fewer than 100 employees. Companies with publicly traded stock are excluded. Membership fees are calculated based on the total number of employees (from 1 to 10, from 11 to 50 and from 51 to 99). Note, all consultation/services are Contingent upon the provider attorney's professional judgment.

Legal Consultation Services:

Specific legal matters covered under Designated Consultations are not covered under this benefit.

Legal Correspondence Services:

Collection letters, covered by the Debt Collection Letters Benefit, are specifically excluded from this benefit.

Trial Defense Services:

Does not cover claims or charges relating to workers' compensation, inquiries or actions by a government agency, bankruptcy proceedings, alcohol or substance abuse, chemical abuse or dependency, class actions or interventions, amicus curiae filings, class actions filed in which your business is a party or potential party, or preexisting conditions, You may use your preferred member discount and phone

consultation benefit for any plan exclusions. Fines, court costs, penalties, expert witness fees, bonds, bail bonds, and any out-ofpocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits.

Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions

In Hawaii, the rate for Small Biz 10 is \$49. Plan rates are 1-50 employees, \$89/51 - 99 employees, \$149. In Hawaii, \$109/\$179, in NV and NY, \$79/\$139. Trial defense benefit is not available in Nevada or New York; services are available at a reduced rate.

Contracts issued by: Pre-Paid Legal Services, Inc. dba LegalShield® and subsidiaries; Pre-Paid Legal CasualtySM, Inc.; Pre-Paid Legal Access, Inc.; In FL: Pre-Paid Legal Services, Inc. of Florida; In VA: Legal Service Plans of Virginia, Inc.; and PPL Legal Care of Canada Corporation



 Government compliance

- Verbal contracts
- City zoning

LegalShield Worry Less. Live More.

101 Reasons To Use LegalShield for Your Business

Unexpected legal questions arise every day, and with LegalShield Business Solutions on your side, you'll have access to a quality law firm for covered business situations no matter how traumatic or trivial they may seem.

- 1. You have to renew your business lease agreement.
- You are unsure how the new health care laws affect your business.
- **3.** You are thinking about expanding your business.
- You don't have an employee policies and procedures manual.
- 5. You are selected for an audit.
- Your parents die and leave you in charge of the family business.
- 7. You are tired of hidden vendor fees.
- 8. You do not have a retirement savings plan.
- 9. You are having a landlord/tenant dispute.
- **10.** You're unsure how to handle customer complaints.
- 11. You are buying or selling a building.
- **12.** You're interested in trademarking your business.
- **13.** Your landlord raises rent in violation of your verbal agreement.
- **14.** You caught a teenager shoplifting in your store.
- **15.** You've had issues with your business taxes.
- 16. Your new equipment doesn't work.
- 17. Creditors threaten to take action against you for your ex-partner's debts.
- **18.** Your employees are calling in sick to deal with life issues.
- **19.** You employ your teenager.
- **20.** A customer is injured on your property.
- **21.** You had employee data compromised.
- 22. A customer owes you money and files bankruptcy.
- 23. A creditor demands money.
- Your company car is damaged by a hitand-run driver.
- **25.** You need assistance collecting debt from a customer.
- **26.** You have a contractual agreement that is being challenged.
- 27. You're having issues with a contractor.
- **28.** You discovered one of your employees stealing from the company.
- **29.** You're having issues with solicitors.
- Your AC unit is broken and causing lost business.
- **31.** You need your lease agreement reviewed.
- **32.** You need to expand your building.
- **33.** You need to lease equipment.
- A vendor sells you defective merchandise.
 An outside rep is accused of sexual harassment.

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36. Your business is broken into.

- **37.** An employee falls down your stairs and sues the business.
- **38.** You need help with credit card liability resolution.
- **39.** You need assistance with a small claims issue.
- **40.** You received a notice concerning rezoning.
- **41.** You are considering entering into a joint venture.
- **42.** You're unsure how to handle harassment at your business.
- **43.** Your landlord enters your business without permission.
- **44.** Your business partner dies and has a surviving spouse and children.
- 45. You feel it's time to let an employee go, and you want to ensure that you're taking proper legal steps.
- **46.** You're interested in a shareholder's agreement.
- 47. You are considering bankruptcy.
- **48.** Your insurance is canceled due to employee tickets.
- **49.** There's an allegation of discrimination in your company, and you want to know how to handle it.
- **50.** A vendor refuses to honor a guarantee.
- **51.** You have an accident while driving the company vehicle.
- You have questions pertaining to 1099 vs. W2 employees?
- **53.** A vendor sends merchandise after you cancel your contract.
- 54. You have received bad checks.
- **55.** A property manager refuses to rent to you.
- **56.** You are denied credit for no apparent reason.
- 57. An online auction goes sour.
- **58.** The repair shop threatens small claims court for money you don't owe.
- **59.** You are considering issuing credit cards to key employees.
- 60. You have questions about leasing vs. purchasing property for your business.61. You made a sizable gift to charity.
- Angry words result in a slander lawsuit.
- 63. You need a patent for an invention.
- 64. You need a copyright for your manuscript.
- **65.** You're business is wrongly accused of
- committing a crime.66. Sole proprietor vs. forming an LLC or becoming incorporated?
- 67. Your company car is vandalized in a parking lot.
- 68. A postal carrier slips on your un-shoveled sidewalk and breaks his or her leg.

- **69.** A customer demands a refund on merchandise out of warranty.
- 70. Your key employee fails a drug test.
- **71.** Your employee wrecks the company truck, and a person is injured.
- 72. You need help navigating product liability.
- **73.** You have a worker's comp issue.
- 74. You need a contract reviewed.
- **75.** A repairman charges more than a given estimate.
- 76. A creditor tries illegal collection tactics.
- An accident at your business results in a personal injury.
- 78. Your business has been sued.
- **79.** Your new building has bad plumbing and a leaky roof.
- 80. You need help with insurance.
- 81. A minor is caught breaking into your business.
- 82. You need to hire employees for the first time.
- You are considering offering voluntary benefits to full-time and part-time employees.
- **84.** You have a question about an easement on your property.
- 85. You need help with antitrust.
- 86. You need help with intellectual property.
- 87. You need to end a partnership immediately.
- **88.** You're buying or selling a company vehicle.
- You need to take disciplinary action against an employee.
- **90.** Your bank sends a foreclosure notice after one loan payment is late.
- **91.** A customer has published online complaints against you.
- 92. A repairman won't stand behind his work.
- **93.** You have decided to form an LLC and need assistance.
- **94.** You have an issue with a former business partner regarding business assets.
- **95.** You receive a letter from a creditor, and it is not regarding your business' debt.
- 96. A bank reports bad credit activity unjustly.
- **97.** You need advice concerning a merger.
- **98.** You are unsure about forming a C Corp, a S Corp or an LLC.
- 99. You can't make heads or tails out of the new tax forms.100. You are concerned about data breaches

101. You have questions about import/export.

Pete Katsaros | Business & Group Benefit Specialist

and liability.

For more information, contact:

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