International Union of Police Associations Legal Defense Fund



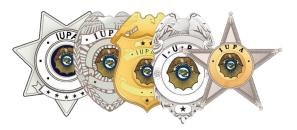
YOU PROTECT THE PUBLIC...

THE I.U.P.A. PROTECTS YOU THROUGH OUR PREMIER LEGAL DEFENSE FUND

The Legal Defense Fund is there for you with:

- . No Cap on Benefits
 - . No Co-Payments
 - No Deductibles

The International Union of Police Associations I-800-247-4872 www.iupa.org



Legal Defense Fund Coverage for acts of omission within the scope of employment

<u>Criminal</u>

- Full representation by an experienced criminal attorney from the outset of the investigation through the conclusion of trial.
- This benefit is available no matter what agency does the investigation:
 - Local
 - State
 - Federal
 - FBI

<u>Civil</u>

- When your employer defends, but does not agree to wholly indemnify you, the Legal Defense Fund will provide an experienced attorney to monitor your case. This means that the attorney is available to answer your questions about the case, review the pleadings and discovery, watch for conflicts between you and your employer, and monitor for inadequate representation.
- You will be provided with independent counsel by the Legal Defense Fund if there is:
 - A legal conflict of interest between you and your employer;
 - Inadequate representation by your employer;
 - A considerable likelihood that punitive damages could be awarded against you; or,
 - If your employer refuses to represent you for an act or omission within the scope of your employment.

Costs Covered in Civil and Criminal

- Attorneys fees and costs for the representation
- Customary and usual services are also covered by the Legal Defense Fund for:
 - Investigators
 - Expert Witnesses:
 - * Use of Force Experts
 - * Pathologists
 - * Computer Forensics
 - * Polygraph Examiners
 - Court Reporters
 - Court Costs
- Conflict coverage: If there is a legal conflict between members, each participant receives separate counsel.

<u>Costs to You</u>

• There are no co-pays, no caps, and no deductibles for covered services.

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