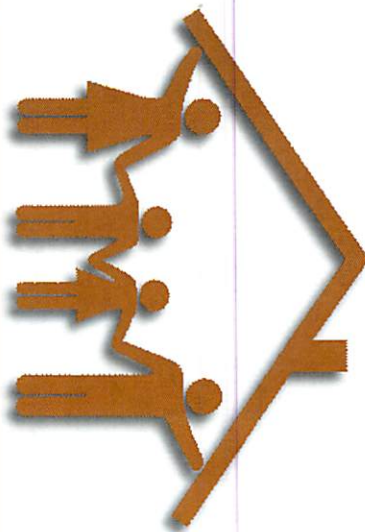


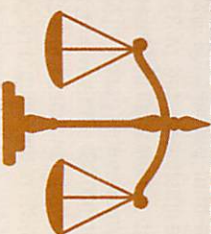
NON-PLAN SERVICES

Schlachman, Belsky & Weiner, P.A. is a full service law firm, with a staff of attorneys whose expertise covers a variety of areas. If you desire services which are not included under the plan, an attorney will be happy to speak with you at no cost to discuss your case, and to provide you with information regarding Schlachman, Belsky & Weiner, P.A.'s fees for non-covered services.



AS A MEMBER OF THE PLAN YOU ARE ENTITLED TO REDUCED RATES ON LEGAL SERVICES NOT INCLUDED UNDER THE PLAN.

CALL 410.685.2022 OR MARYLAND TOLL FREE 888.685.2022 FOR A FREE CONSULTATION



REDUCED FEES ON

**AUTOMOBILE ACCIDENT
PERSONAL INJURY**



WORKERS COMPENSATION





MEDICAL MALPRACTICE



PRODUCT LIABILITY CASES



 **PRE-PAID LEGAL SERVICES PLAN** 

S|B|W|law

SCHLACHMAN BELSKY & WEINER, P.A.

ATTORNEYS AT LAW



MAIN OFFICE (BALTIMORE)

300 East Lombard Street, Suite 1100
Baltimore, MD 21202

Toll Free: 888.685.2022

Phone: 410.685.2022 | Fax: 410.783.4771

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Email: Attorneys@sbwlaw.com

WHO IS COVERED?

The pre-paid legal plan will pay 100% with no deductibles of the legal fees for the services provided to the member and eligible beneficiaries, which include spouse and children of the member, natural or adopted, eighteen years of age and under. The plan will also provide coverage to a handicapped child of the member residing in the member's household regardless of that child's age, providing the child is wholly dependent upon the member for support and maintenance.

WHAT SERVICES ARE COVERED?

- A. Unlimited advice and consultation
- B. Preparation of Last Will and Testament (Includes simple trust provision but excludes marital trust will or probate of estate).
- C. Domestic Relations and Family Law
 - (1) Separation Agreements
 - (2) Uncontested Divorces
 - (3) Contested Divorces
 - (4) Uncontested Annulments
 - (5) Contested Annulments
 - (6) Child custody cases (prior to or concurrent with an action for divorce)
 - (7) Change of name
 - (8) Adoption (Step Parent and same sex)
- D. Criminal Law
 - (1) Defense of criminal actions in the District Court of Maryland
 - (2) Defense of traffic violations in the District Court of Maryland
 - (3) Defense of Juvenile Court proceedings
- E. Representation at Motor Vehicle Hearings
 - (1) Accumulation of points for traffic convictions
 - (2) Violation of insurance requirements relating to financial responsibility
- F. Defense of civil actions in the District Court of Maryland
- G. Resolution of consumer problems in the District Court of Maryland as follows:
 - (1) Excessive interest and late charges
 - (2) Illegal debt collection actions
 - (3) Furniture and other personal property repossession
 - (4) Enforcement of warranties
 - (5) Consumer rights problems with credit ratings
- H. Real estate transactions (limited to primary residence of member) (primary residence is defined as that residence where the eligible participant shall reside for the greater part of a calendar year, and shall not include a resort or vacation home) as follows:
 - (1) Representation of seller or buyer at settlement of

- primary residence (excludes title searches and conducting of settlement)
- (2) Review and/or preparation of contract for the sale or purchase of primary residence
- (3) Landlord and tenant dispute
- (4) Review of lease for primary residence
- I. Preparation of simple legal documents
- J. Free notary service
- K. Establishment of birth certificate

HOW THE PLAN WORKS

All services under the plan will be furnished by the law firm of Schlachman, Belsky & Weiner, P.A. at their various offices. Normal office hours are Monday through Friday - 9:00 A.M. to 5:00 P.M. Appointments should be made by dialing (410) 685-2022 or our State-wide toll free number 1 (888) 685-2022.

Anyone with an "emergency" at a time when the office is closed should call (410) 685-2022 or our State-wide toll free number 1 (888) 685-2022 at any hour and the answering service will then page a lawyer on call from the firm and your call will be acknowledged promptly.

WHAT IS EXCLUDED?*

- A. Any legal proceeding in which the member or his or her eligible beneficiaries are entitled to legal representation from any other source at no cost.
- B. Any business related ventures.
- C. In any action in which the interest of any member is opposed to the interest of any beneficiary, including but not limited to any action for divorce, separation agreement, annulment, child custody (prior to or concurrent with an action for divorce), only the member shall be entitled to representation. When both parties are members, the plan shall afford coverage only to the first member contacting the plan, and the other member(s) shall be reimbursed an amount to be determined and paid by the organization through which plan coverage is provided for services rendered by another attorney for a covered service.
- D. The spouse and/or beneficiary who is not a member of the organization through which plan coverage is provided will not be entitled to any legal services, consultation, or reimbursement for legal services to be rendered by another attorney in a dispute against a member. In the event that the member and his or her eligible spouse shall be separated and not be residing in the same household, then in that event, the spouse shall not be entitled to any services or benefits as provided for under the terms of this plan.
- E. Any action deemed to be frivolous by the plan Attorney.
- F. Preparation of income tax returns, tax matters and tax information.

- G. Class actions, interventions, amicus curiae filings, or other actions not dealing solely with the personal and direct interests of the member or eligible beneficiary.
 - H. Any legal proceeding or cause of action initiated or arising prior to the member's effective date of participation.
 - I. Any dispute, legal proceeding or cause of action involving or initiated by a member and/or eligible beneficiary against the organization through which plan coverage is provided.
 - J. All costs incident to covered legal services, including but not limited to:
 - (1) Court costs, filing fees, closing costs, and fees for issuance of subpoenas
 - (2) Deposition costs, transcripts and recording fees
 - (3) Lien and judgment reports
 - (4) Master's fees
 - (5) Witness and expert testimony fees
 - K. All matters in the State Circuit Courts with the exception of domestic and juvenile matters as stated herein.
 - L. All matters on the State appellate level.
 - M. All matters before a U.S. Federal Magistrate, United States District Court, United States Court of Appeals or the Supreme Court of the United States.
 - N. All covered services to be provided under the plan shall be limited to the State of Maryland
- *Please review actual contract for a more detailed description of plan benefits and exclusions.

WHEN DOES COVERAGE TERMINATE?

All benefits available under this plan to active and retired members and their eligible beneficiaries shall terminate immediately upon the resignation from the plan, loss of members and or death of that member, including representation in all pending matters.

CONTINGENT FEE COSTS

In addition to the legal services as provided, all active and retired members and/or their beneficiaries of the plan will receive a reduction in fee on automobile accidents involving personal injuries, at a rate of twenty-five percent (25%) of the amount recovered if the case is settled prior to filing suit, or thirty-three and one-third percent (33 1/3%) if suit is filed, as compared to the customary fee of 33 1/3% to 40%. All Worker's Compensation fees shall be fifteen percent (15%) as compared to the normal twenty percent (20%) of the first ten thousand dollars (\$10,000.00) of the award, and the remaining fee as provided by law. In any medical malpractice cases, a maximum fee of 33 1/3% of the amount recovered as opposed to a maximum fee of 40% shall be charged as a fee.