

	U.S. Legal CDL Protector	Drivers Legal Plan	Open Road
Moving Violations	U.S. Legal Services covers the CDL holder and spouse in the commercial vehicle as well as personal vehicle with unlimited representation for any non-criminal moving traffic violation including but not limited to speeding, reckless driving, etc. issued to the CDL holder by any municipal, county or state law enforcement officer. The attorney will represent the insured in court and through trial, if necessary, in municipal and state courts in the continental United States and Canada with no limits on the fees.	The Drivers Legal Plan will provide representation for moving violations which start at \$100 but normally cost \$250. This is for each incident that occurs during a calendar year. Together with the minimum of \$12.80, the average cost for one claim per year is \$403.00. The infractions are called into a central location and the settlement of the individual tickets are conducted by either attorneys, legal secretaries, or para-legals at the central office and not at the local location where the infractions occurred. In most instances the negotiations are done by para-legals and not attorneys and does not include individual location representation for any of the driver infractions.	Covers CDL holder and spouse for routine violations such as speeding, following to close or improper lane change. The plan will reimburse the driver for reasonable and customary attorney's fees upon a timely application (within 30 days of receipt of citation) to the company for reimbursement in an amount to and not to exceed \$1,000. The legal fees reimbursed by the Plan for the services are based on reasonable, usual and customary fees charged by attorneys related to the services provided. Determination of "reasonable, usual and customary charges" is reserved by the current provider, its records and claims committee. Reasonable, usual and customary fees are determined by fees of attorneys in the county where the attorney practices, or when necessary, by fees of attorneys in surrounding counties. This reimbursement may not equal the amount the driver must pay the Attorney.
Non-Moving Violations	Unlimited legal representation for non-moving and DOT violations or citations issued after the effective date of this agreement including logbook, over length, over height, no medical card, no motor carrier authority, load spillage, hazardous material, expired inspection sticker, no fuel stamp, no placard, no permit. As an additional benefit should CDL holder receive a DOT or non-moving violation, coverage would also be extended to commercial vehicle owner at no additional cost.	The member driver pays only \$100 (\$250 for simple accidents) for our law firm to handle his moving or non-moving violation by in-house staff. An attorney will not represent member in local court system.	Covers CDL holder for non-moving or DOT violations up to \$1,000.00 per year for offenses such as overweight, over length and over height and will reimburse the driver according to the following maximum schedule: \$100 per citation when no appearance is necessary \$150 where a court appearance is necessary \$250 when an actual trial is required for final disposition
Major Accident Coverage	Up to 10 hours legal representation if charged with a felony crime as a result of a serious traffic accident for the following charges: manslaughter, involuntary manslaughter, negligent homicide, vehicular homicide. Attorney representation subsequent to that will be a 33 1/3% discount off attorney's normal hourly rate.	Drivers Legal Plan will provide a referral to an attorney with a 1/3 discount off normal hourly rates.	Provides up to \$3,500 legal fee assistance against charges of manslaughter, negligent homicide or vehicular homicide involving an accident's, Negligent Homicide, or Vehicular Homicide involving an accident.
Consultation Services	For personal or family matters of any kind, U.S. legal will provide attorney advice and consultation including one letter and/or telephone call on the CDL holder's behalf by the attorney at no additional cost to the member for the initial interview on the following legal matters: Family Law, DUI, criminal law, Consumer Law, Landlord-Tenant, Bankruptcy (Chapter 7). In the event the CDL holder desires to employ the attorney for any other legal services subsequent to the no cost consultation or a pre-existing legal matter, the attorney shall reduce his/her normal hourly rates 25%.	No coverage	No coverage.
Wills and Living Wills	A simple will and living will for \$35.	No coverage	No coverage.
Administrative Hearings	CDL holder and spouse receive 2.5 hours of attorney representation for each of the following situations: denial of a CDL license, cancellation of a CDL license, administrative hearings involving suspension or revocation of CDL holders license privileges.	No coverage	No coverage.
Financial Coaching	U.S. Legal Services in cooperation with "My Secure Advantage" founded by John Walsh, host of "America's Most Wanted" offers unlimited one on one confidential personal financial coaching which can help the CDL holder and their family get out of debt, improve their credit scores, help repair credit, develop a spending plan to maximize income, reduce expenses and manage credit, help with home buying, tax planning, developing a savings plan, college planning, social security and much more.	No coverage	No coverage.
Driver Ticket Intake Reports and Disposition Reports	Provided to proper Department on weekly bi-weekly or monthly basis. Disposition reports on a monthly basis for self auditing purposes and report mistakes on safestat reports	No coverage	No coverage.
Monthly Member Contribution	\$32.95	\$12.95	\$32.95