



As a Member, you are joining thousands of Texans that benefit from legal coverage made available by Texas Legal. Our plans offer freedom of choice to choose an attorney for legal services when you need it the most. And when you choose a Participating Attorney, we will pay the attorney directly, with no copays or deductibles. We've been helping Texans like you for over 40 years!

**What's Covered?** From life events to unexpected events, Texas Legal has you covered. A legal benefits plan provided by Texas Legal is like homeowners insurance – you may never have to use the full array of benefits, but comprehensive coverage is available in case the unexpected happens.

## Texas Legal membership offers benefits across most areas of law, including:

### CONSUMER LAW

Consumer law covers issues like breach of contract, as well as laws pertaining to common issues of consumer fraud. Areas include:

- Civil Action (Defense)
- Consumer Protection (Deceptive Trade Practices Disputes)
- Contracts
- Creditors Rights & Collections
- Identity Theft
- Identity Theft Restoration

### FAMILY LAW

Family law encompasses matters such as adoption, divorce, custody, and child support. Areas include:

- Adoption
- Divorce
- Establish a Family Court Order (Child Support, Custody, Visitation)
- Guardianship - Conservatorship of Minors
- LGBT-specific Family Law
- Modify/Enforce Family Court Order (Child Support, Custody, Visitation)
- Prenuptial Agreements
- Name Change

### FINANCIAL LAW

Financial law pertains to personal money issues. Areas include:

- Chapter 7 Bankruptcy
- Chapter 13 Bankruptcy
- Foreclosures
- Loan Agreements
- Real Estate
- Social Security/Disability
- Tax Law
- Financial Counseling

### CRIMINAL LAW

Criminal law covers a range of activities that vary in severity. Typical issues include matters of constitutional law, juvenile crimes, felonies, and more. Areas include:

- DWI/DUI (Defense)
- Expunge/Seal Records
- Felony (Defense)
- Habeas Corpus
- Insanity/Infirmity (Defense)
- Jail Release
- Juvenile Court (Defense)
- License Suspension - Revocation (Defense)
- Misdemeanor (Defense)

### ESTATE PLANNING

Estate planning is primarily focused on inheritance planning, but also pertains to charitable planning, incapacity planning, and special needs planning. Areas include:

- Powers of Attorney
- Probate
- Trusts
- Wills/Codicils

### MISCELLANEOUS

There's a wide range of legal issues that don't fall into a specific legal category but are common, such as:

- Document Preparation
- Employment Law (limited to Independent Policies only)
- Guardianship - Conservatorship of Adults
- Immigration
- Landlord/Tenant
- Mediation
- Medicaid/Medicare
- Traffic Tickets
- Veteran's Benefits
- Consultation



Want to learn more about Texas Legal?  
Answers to common questions are on the back.

## Do you provide attorney recommendations?

Referral services are highly regulated in Texas, which prohibits us from being able to recommend any particular attorney. You can locate a Texas Legal Participating Attorney by using our Attorney Finder at [www.TexasLegal.org](http://www.TexasLegal.org).

## What cost can I expect when I meet with an attorney?

Your policy will pay for the attorney's time to work on your legal matter up to certain limitations. You will not be responsible for any copays or deductibles. Please refer to the Certificate of Coverage for details. Please note, you may be responsible for any incidentals such as court costs, filing fees, copy fees, postage fees, and/or travel costs.

## What about non-covered legal matters? Can I still use a Texas Legal Participating Attorney?

Yes. If the legal matter is not covered, you may still use a Texas Legal Participating Attorney. However, the attorney will provide you a written contract for services provided and may bill you at their usual and customary rates.

## When are my benefits available? Do any benefits have waiting periods?

Most benefits are available the first date of your policy. However, as of September 1, 2014 bankruptcy has a 90-day waiting period. Divorce, modification, enforcement, or establishment of a family court order all have a six-month waiting period.

## Do you cover pre-existing matters?

No. You must be a member of Texas Legal at the time the legal matter occurs.

## Are all benefits available to each member of my family?

Most benefits are available to each family member listed on your policy. However, the following are only available to the Named Policyholder: divorce, modification, enforcement, or establishment of a family court order. Please note: Once you or your dependent uses a benefit, you cannot use that same benefit again until your plan year renews.

## Can I use this plan for my business?

No. Texas Legal benefit plans are only available for personal or individual legal matters, not for business-related matters.

## Can I use my plan outside of Texas?

Texas Legal does have out-of-network benefits when using a non-participating attorney. Contact us for more information.

## Are you a discount or a referral program?

No. Texas Legal operates much like an insurance company. The Participating Attorney you work with will bill Texas Legal for covered legal matters instead of you.

## How do I get in-office services or court representation?

- Confirm your legal matter is covered through your Texas Legal benefits plan.
- Choose an attorney via the online Attorney Finder.
- Call the attorney's office and make an appointment.
- Let the attorney know you are a member of Texas Legal.

## What if I just need quick advice?

The Legal Hotline may be your best option. You can call and speak with an attorney directly.



## Access to the best legal coverage in the Lone Star State is at your fingertips!

Go online to [www.TexasLegal.org](http://www.TexasLegal.org) and use our Attorney Finder to choose a trusted lawyer from our network of Participating Attorneys.



1-800-252-9346  
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