

**\*\*Limitations and exclusions.** The information contained in HomeBasedBusinessOpportunitySystem.com 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.

**Contracts issued by:**

Pre-Paid Legal Services, Inc., and subsidiaries  
Pre-Paid Legal Casualty<sup>sm</sup>, Inc.  
In TN: Pre-Paid Legal Services of Tennessee, Inc.  
In FL: Pre-Paid Legal Services, Inc., of Florida  
In VA: Legal Service Plans of Virginia, Inc.  
PPL Legal Care of Canada Corporation  
Ohio Access to Justice, Inc., administered by Pre-Paid Legal Services, Inc.

**\*\*Additional Information & Exclusions:**

**Legal Consultation & Advice:** NV residents limited to 50 hours per year.

**Letters & Phone Calls:** A letter or phone call per subject matter is available if advisable in your Provider Law Firm's sole discretion.

**Contract & Document Review:** NV residents limited to 5 personal legal documents reviewed per year.

**Will Preparation:** Trust preparation is available at the preferred member rate. A standard Will with yearly updates provided for the primary member at no additional cost. Covered family members can also have their Will prepared for \$20 each, with yearly updates for only \$20.

**Motor Vehicle Legal Services:** These services are available 15 days after enrollment. Representation under this benefit is provided when the member has a valid driver's license and is driving a properly licensed motor vehicle. Pre-existing conditions, charge of DUI/DWI relate matters, drug-related matters, hit-and-run related charges, leaving the scene of an accident, and unmeritorious cases are excluded. Commercial vehicles with more than two axles are not covered. Driver's license and personal injury/property damage recovery assistance is limited to two and on-half (2-1/2) hours of lawyer time per claim, does not include the filing of a lawsuit, and excludes personal injury and property claims exceeding \$2000.

**Trial Defense Services:** Matters not covered under Plan benefits and which you may use your preferred member rate for services are: **Dependents** (covers member and spouse only). **Bankruptcy**, divorce, separation, annulment, child custody or other divorce-related matters. **Charges** of DUI/DWI, drug-related matters (whether prescribed or not), hit-and-run, leaving the scene of an accident, and civil or criminal charges occurring as a result of operating a commercial vehicle with more than two axles.

**Being** named in a civil lawsuit or having criminal charges filed against you because you are listed as an owner, management or associate of the business and you had no direct involvement with the act or matter that gave rise to the lawsuit or criminal charge.

**Lawsuits** filed because of something that occurred prior to your membership or because of conditions that were reasonably anticipated or foreseeable prior to your enrollment (even if the lawsuit is filed after you become a member). **Class** actions, interventions or amicus curiae filings in which the covered member is a party (or potential party). **Garnishment**, attachment or any other appeal.

**Claims**, defenses, or legal positions which your Provider Law Firm determines will not prevail in court or are frivolous or without merit.

**IRS Audit Legal Services:** Coverage includes the return, whether prepared personally or professionally, due on April 15<sup>th</sup> of the first membership year. Does not cover garnishment, attachment or any other appeal, class actions, interventions or amicus curiae filings, charges of tax fraud or income tax evasions, Trust returns, business and/or corporate tax returns, payroll and information returns, partnerships, corporation returns or portions thereof that are included in the member's tax returns, services rendered by an enrolled agent, and pre-existing conditions—where member has been notified by the IRS prior to enrollment.

**Preferred Member Rate:** If you need representation in court, you must notify your Provider Law Firm at least five business days in advance so they may prepare for your case. Hourly rates for referral lawyers and court appearances may vary.

**General Provisions:** 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-of-pocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fess 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.

For more information, or to inquire about additional specialty plans available such as Identity theft Shield<sup>sm</sup>, see your Independent Associate Marguerite A. Hernandez website: <http://www.HomeBasedBusinessOpportunitySystem.com>