COVERAGE:

The Plan covers the Plan member, spouse, children to the age of 19, living at home, or dependent children in school and not gainfully employed to age 25. The Plan is limited to the practice of law in the States of New York, Connecticut and New Jersey and within a 75 mile radius of the District. Please direct specific coverage questions to the Plan attorneys.

INCLUDED SERVICES:
1) Unlimited Consultation and Advice (in office or by phone)
   a) Any personal matter
   b) Any business matter
2) Unlimited Simple Document Preparation or Review (personal non-business matters), e.g.:
   a) Loan Agreements
   b) Contracts to buy or sell personal property, e.g.: automobile
   c) Installment sale contracts, e.g.: to purchase household furnishings
   d) Leases
3) Unlimited Correspondence and Telephone Communications to Third Parties (personal non-business matters), e.g.:
   a) Property damage claims, e.g.: automobile accidents
   b) Consumer problems, e.g.: defective products or services
   c) Negotiation of debt repayment obligations
   d) Protection against improper debt collection practices
   e) Landlord/Tenant problems
4) Purchase and sale of house, condominium or cooperative apartment (member’s primary residence)
5) Simple Wills for member and spouse
6) Initial appearance at Criminal and Family Court (emergency night/weekend telephone numbers are provided below)

MATTERS NOT COVERED:
1) Anything not specifically included in Plan
2) Claims between members of the Plan
3) Claims against the Union, the District or arising under the Collective Bargaining Unit
4) Matters currently with another attorney
5) Unmeritorious or spite claims
6) Litigation before any Court or Administrative Tribunal

REDUCED FIXED FEE SCHEDULE FOR NON-INCLUDED SERVICES:
1) Purchase or sale of house, condominium or cooperative apartment (non-primary residence): .5% of price (minimum $750; maximum $1,250)
2) Traffic Court matters: $150 per pre-trial Court appearance; trial by agreement
3) Administration or Probate of Estate: 2.5% of gross estate (minimum $1,000)
4) Name change: $500
5) Uncontested Adoption: $750
6) Uncontested Divorce (excludes negotiation): $750
7) Separation Agreement (excludes negotiation): $750
8) Personal Bankruptcy: $2000 (uncontested)
9) Personal injury actions: 25% contingency fee
10) Business and personal matters not set forth in the Fixed Fee Schedule: Fees shall be mutually agreed to by the attorney and client

NOTE: Court and filing fees or other disbursements are payable by the client.

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