

## CDL Defender® Frequently Asked Questions

### What happens after I submit my enrollment?

Your USL Member ID card and policy will be sent to you via email. If no email is provided, it will be sent USPS. It is important to provide an email address on your enrollment so that you get your Welcome Letter quicker. Our Welcome Letter includes information on how to register on our Member Resources Portal/Mobile App and download your plan documents. Our Mobile App is available in both Google Play and the iTunes App Store.



### What do I do when I need to use my plan?

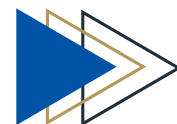
You should contact USL right away upon receiving a citation and/or roadside inspection. You have several choices to access your benefits. You may call us directly at (800) 356-LAWS to report a citation or request a consultation with an attorney.

Alternatively, you may log into your online Member Resources Portal or our Mobile App to upload your citation or request a consultation with an attorney.

It is important for you to contact your attorney as soon as possible and provide them information needed for them to represent you.



*Providing justice for all since 1974*





## CDL Defender® Frequently Asked Questions

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### Why should I choose U.S. Legal Services?

Even good drivers have bad things happen from time to time. USL pays a local attorney's hourly rate when you need it. You will not need to come up with funds for an unexpected expense to use your legal benefits. Positive courtroom outcomes will aid your SMS and ability to keep driving. You also receive coverage for personal legal matters, financial coaching, tax advice and preparation as well as fully managed identity restoration should yours or your family member's identity be breached or stolen. You will be responsible for court costs and fines if there are any, but that is true with any legal plan. We pay the attorney's hourly rate, through trial, if necessary.

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### Who is covered?

You, the driver, are covered as well as your partner or spouse for all non-criminal moving, non-moving and DOT violations. You, your partner or spouse and your dependent children up to the age of 23 are covered for all non-CDL related matters at a 1/3 discount off the attorney's normal, hourly rate for personal legal matters.

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### What else is covered?

The discounted coverage includes family law, civil, landlord/tenant, DUI, criminal and consumer matters, but is not limited to these. You and your family are also covered for financial coaching, identity theft and tax consultations at no additional charge. Should you choose to have your taxes prepared and filed, you may do so at a rate of \$195.

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### What amount do I pay per check?

You will pay \$7.61 weekly. This amount MAY be tax deductible. You will need to confirm with your tax advisor. You will not have any copays or deductibles to meet when you need to use your legal plan, PLUS it covers you and your family's financial health and wellness as well as personal legal matters.

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### Will I have to appear in court?

In most cases, you will not need to appear in court. There may be some instances you will be required to do so based on the court requirements where the citation was received.

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### How does USL help me with my license and CSA scores?

We provide you with the opportunity for legal representation that is provided to you under the Constitution of the United States of America. Many people do not know a credible attorney to call and many cannot afford to pay exorbitant legal fees when in a pinch. Our positive courtroom outcomes speak for themselves and you know you are getting a credible attorney through our thorough vetting process. This will save you points on your MVR and PSP. The positive courtroom outcomes are the tools needed to have a successful DataQ challenge, keeping your SMS as low as possible.

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## Family Defender® Frequently Asked Questions

### What happens after I submit my enrollment?

Your USL Member ID card and policy will be sent to you via email. If no email is provided, it will be sent via USPS. It is important to provide an email address on your enrollment so that you get your Welcome Letter quicker. Our Welcome Letter includes information on how to register on our Member Resources Portal/Mobile App and download your plan documents. Our Mobile App is available in both Google Play and the iTunes App Store.



### What do I do when I need to use my plan?

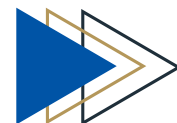
You have several choices to access your benefits:

- Call Member Care directly at (800) 356-LAWS to request a consultation with an attorney.
- Log into your online Member Resources Portal or our Mobile App to request a consultation with an attorney.

You will be prompted to supply the Member Care Representative with a brief description of your legal matter for them to appropriately assign a Network Attorney based on the legal matter type and location.

The attorney's contact information will be provided for you to schedule the initial consultation.

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## Family Defender® Frequently Asked Questions

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### Does the plan cover members of my family?

Yes, if you enroll in family coverage, the plan will cover you, your spouse, and your eligible unmarried dependent children up to age 26.

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### How can I use my services?

The plan is available for various personal legal issues such as estate planning, family law matters, traffic violations, etc. A Network Attorney will provide a consultation and legal advice for each matter. Some limitations and exclusions may apply for additional or other services. Please refer to the policy certificate for specific coverage descriptions. Policy documents can be found on the online Member Resource Portal.

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### Are there coverages for pre-existing legal matters?

Pre-existing matters are covered with a no-cost consultation and 33.3% discount off the attorney's normal hourly rate.

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### Will the plan cover me if I must go to court?

Yes, the plan offers representation for defense of criminal misdemeanors and civil matters. If a trial is required, you will be responsible for court costs, filing fees, and other incidental fees mandated by the State.

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### Will there be any out of pocket fees charged to me when I use the plan?

Attorney's fees are paid by U.S. Legal for all covered legal matters within the policy scope. You will be responsible for any costs, fees, or fines imposed by the court. These costs are not services that the attorney provides.

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### Who will my attorney be?

U.S. Legal contracts with attorneys, both locally and nationwide, to handle all legal matters. You may choose a Network Attorney from the online directory, however, we encourage members to contact our trained Member Care Team for the attorney assignment.

All Network Attorneys must meet strict criteria in order to become contracted with U.S. Legal. Requirements include a minimum of five (5) years' experience, proper licensing with their state bar, and a record free from any complaints or disciplinary history. The average years of experience among our Network Attorneys is 17+ years.

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### Will I be able to use my own attorney, if I wish?

Yes, U.S. Legal offers out-of-network reimbursement on covered legal matters. U.S. Legal makes best efforts to recruit the desired attorney into the Network, so that you receive the maximum benefit.

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## Identity Defender® Frequently Asked Questions

### What happens after I submit my enrollment?

Your USL Member ID card and plan description will be sent to you via email. A secondary email will be sent by IdentityForce with an activation link. It is important to provide an email address on your enrollment so that you get your Welcome Letter and so that you can activate your monitoring services.



### What do I do when I need to use my plan?

To initiate assistance, call the U.S. Legal direct line to IdentityForce at **866-205-5951** where a live Representative is available to assist you 24/7 (excluding major holidays).



The Representative will set up a case file and provide you with Limited Power of Attorney, Identity Theft Affidavit, and a Sample Police Report, which is required for the restoration process. The Restoration Specialist will initiate all measures to restore the breach including contacting the three credit bureaus and the companies affected to ensure your identity and credit are fully restored to pre-breach status.

*Provided in collaboration with*  **IdentityForce®**  
A TransUnion® Brand



## Identity Defender® Frequently Asked Questions

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**Who services the Identity Defender® plan?**

U.S. Legal Services' Identity Defender® is powered by IdentityForce, a TransUnion® Brand.

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**Do I have to provide my personal information in order to be covered?**

For monitoring services to be active, you must complete your registration by clicking the link in the IdentityForce email received after enrollment. The registration will consist of entering your personal information such as debit/credit card, address, and social security into the secure dashboard. Your registration also provides access to identity theft resources and 24/7 access to your personalized dashboard to review alerts and initiate restoration services.

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**Does the plan cover members of my family?**

Yes, the low monthly rate covers you, an additional adult, and eligible unmarried dependent children up to age 26 who live in your residence. Additional adult and dependents can be added through the IdentityForce dashboard or by phone.

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**Are pre-existing identity theft matters covered?**

Yes, pre-existing identity theft matters are covered for white-glove restoration services, but will not be eligible for the \$1M insurance reimbursement.

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**Will there be any out of pocket fees charged to me when I use the plan?**

There are no co-pays or deductibles for services. There is an aggregate limit of \$1M for identity theft reimbursement.

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**What should I do if I receive an alert?**

Alerts can be sent via email, text message, or mobile app notification. Every alert will include an option to archive the alert to your dashboard if there is no further action required or to start a case with a Representative if you believe there has been a theft/breach.

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**Should I download the mobile app?**

Yes, IdentityForce Mobile provides anywhere, anytime protection with all the key capabilities required to rapidly access personal identity protection information. The app monitors and alerts users of any suspicious activity in addition to scanning your mobile device for mobile attacks.

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