

FAQ'S ABOUT THE PROGRAM

What is a “Premier legal plan”?

Premier legal plan is similar to legal insurance. In exchange for a monthly fee, Premier Legal will refer a lawyer to you if and when you ask for qualifying legal help. You will not have to pay for the lawyer's time— Premier Legal will pay the lawyer on your behalf depending on your legal plan. Some legal plans provide discounted rates. The lawyer referred will be licensed to practice law in your State.

Is Premier legal a law firm?

No, Premier Legal is not a law firm. Premier Legal, instead, maintains (and is constantly updating and improving) a network of law firms in states across the country.

Why would someone sign up with Premier legal?

Peace of mind is a big reason. Many of our customers enroll into the program around the same time as they enroll into a third-party company's debt-settlement or debt-management service. A major concern related to debt-settlement and debt-management programs is the fear of receiving a summons. Enrolling with Premier legal plan provides a measure of protection and comfort.

Another reason customers enroll with our Premier legal plan is convenience. Many of our customers enroll into this program expecting, in the near future, to need to talk to a lawyer.

Shopping around for a lawyer, however, can be difficult and intimidating. Our customers have the initial legwork done for them. If a customer wants legal help, they simply contact Premier legal, explain the nature of the help they need, and Premier legal connects the customer with a lawyer in the customer's state that can help.

Can Premier legal Network of lawyers help with all legal issues?

No. At this time, Premier Legal operates as a “legal access plan” and not as an insurance plan. In many cases this means Premier Legal's ability to pay for a lawyer to help with litigation (i.e., attorney time spent inside the courthouse or time spent preparing to go inside the courthouse) is limited.

What types of legal work does Premier legal or its Legal Network provide?

Premier legal provides FREE service on behalf of customers in the following areas, but are not limited to :

- Advice and consultation about debt and laws related to debt, including consumer rights under all applicable consumer-protection laws, such as the federal Fair Debt Collection Practices Act;
- Negotiating consumer debts with creditors and debt collectors;

FAQ'S ABOUT THE PROGRAM

- Advice regarding taxes related to recognition of income in connection with forgiveness of debt and bankruptcy;
- Advice about rights and obligations under federal bankruptcy law;
- Review independent legal documents (6 pages maximum);
- Preparation of simple wills with free annual updates
- Preparation of powers of attorney related to your debt settlement negotiations for your enrolled creditors;
- Advice and consultation regarding real estate and transactions involving real estate at a discounted rate;
- Advice and consultation regarding formation of business entities at a discounted rate;
- Initial phone consultations for each new legal matter with no time limits;
- Initial face-to-face consultations for each new legal matter with no time limits;
- Plan attorney will assist members preparing to represent themselves in small claims court;
- Provide members with assistance solving legal matters involving government programs, such as INS and Welfare.
- When deemed appropriate by your plan attorney, he or she will write letters on your behalf.(One letter per legal matter, with no limit on number of legal matters)
- When deemed appropriate by your plan attorney, he or she will write make phone calls on your behalf.(One phone call per legal matter, with no limit on number of legal matters)

What services do Premier legal Customers use most often?

The most frequently used services are (i) advice and consultation about consumer-protection laws, bankruptcy and (ii) assistance negotiating with creditors and debt collectors. Of course, if customers stop making monthly payments to creditors in connection with a debt-settlement program, collection calls often result. Collection efforts sometimes turn into harassment. Premier legal is very good at putting customers in touch with lawyers who are experts enforcing consumer-protection laws against overzealous collectors. Plus, having a lawyer assist with creditor negotiations often results in better settlement results.

What can Premier legal help with when a creditor actually sues a Premier legal customer?

As mentioned above, Premier legal does not, at this time, pay for a lawyer's time spent in court or preparing for court. This is for compliance reasons. With that said, Premier legal does offer some valuable benefits to customers that are sued on an account. For example, Premier legal leverages its relationship with in-network lawyers to secure very favorable hourly rates well below market rate for litigation matters.

FAQ'S ABOUT THE PROGRAM

What sort of lawyers are in Premier legal network of lawyers?

Premier legal strives to ensure all lawyers in its network are professional, pleasant to work with, competent, and ethical. Premier legal will not accept lawyers into its network that have disciplinary issues in their background.

What is included on my plan?

Different plans include different benefits. If you have questions about what is covered under your plan look at your client agreement or call our member service department at 888-833-1118 (9 a.m. – 5 p.m. PST, Mon – Fri.)

What can I use the plan for?

The services of your attorney can not be used to adversely affect your employer, the referral-member or agent who sold you this program or Premier Legal.

Can plan members use their own attorney?

Yes, plan members can use their own attorneys as long as the member's Attorney agrees to the Premier Legal Plan fee reimbursement schedule. The member would be responsible for any additional fees in excess of the payable amount.

How close will be my attorney be to my home or office?

In all cases we will refer the member to an attorney for the appropriate law specialty as close to their home or office as possible – generally within 30 miles. It is well worth the trip if a member can save thousands of dollars; however, a great deal of the legal care required by members can be handled over the phone, fax and/or by email. Items such as document review, consultations and free simple wills are perfect examples.

When a member is sued, what role does the attorney play?

Legal Plan Attorney will prepare an answer on behalf of the member for the member to file, prepare any motions or counterclaims for the member to file and represent the member in court at a discounted rate. Any settlement offers will be forwarded to the negotiator at the debt settlement company. The debt settlement company is responsible for obtaining approval from the client and facilitates funding the settlement.

FAQ'S ABOUT THE PROGRAM

Do plan attorneys have to take my case?

No. A plan attorney, after providing you with a free consultation may determine that your particular legal issue does not warrant any further action. If you disagree with the plan attorney, feel free to call Premier Legal for another attorney referral for another legal opinion. You may do this as often as you like. In other cases, the law firm or attorney you were referred to may simply be too busy to give your situation the proper attention it deserves. If this happens, they have been instructed to have you call Premier Legal for a new referral.

Is member in contact with the attorney directly?

Yes. Members will contact Premier Legal when in need of assistance. Once membership is confirmed an attorney that specializes in the service you requested is assigned to represent you.

How long does work last on a Legal Issue?

Until the case is resolved – there are no time limits. The main objective is to have the account settled by the settlement company when any litigation is initiated. Your account manager will be the liaison between you and your plan attorney. Premier legal will provide you with regular updates and convey settlement offers received by the plan attorney during the litigation process.

Who will provide customer service for enrolled members?

Premier Legal will handle all customer service and administrative functions with support of a legal team. New members will receive a welcome call outlining the benefits, terms and conditions of the legal plan to ensure they are clear on how to access benefits and process claims.

Does the plan cover Bankruptcy proceedings?

The legal plan attorneys are retained to defend debt collection/ credit card litigation only. Bankruptcy is available at a discounted rate.

What is your cancellation policy?

Plan terms are month to month so you can cancel your plan at any time. Just keep in mind that once you cancel your plan, you will not be covered on any future issues..