

Membership Terms

Your membership is subject to the following terms and conditions:

1. Members of the Plan are individuals who have paid the membership fee. Membership benefits extend to the member, their spouse or domestic partner and children 21 or under living at the member's residence.

2. Each person eligible to receive legal services under the Plan shall be referred to a local attorney who will provide legal services for all matters and at such rates as set forth in the current Schedule of Benefits. WRLSP may change the services provided or the rates charged from time to time, but not more frequently than once per year, by issuing a new Schedule of Benefits and serving the same by regular mail upon the member. Changes to the Plan become effective upon service of the new Schedule of Benefits.

3. Legal services shall be provided by independent lawyers participating under the Plan. WRLSP does not employ the lawyers providing services nor does WRLSP provide legal services.

4. Members become eligible for services immediately upon the payment of the annual membership fee for that specific member and eligibility terminates precisely one year later unless renewed or cancelled.

5. Membership costs ninety-nine dollars (\$99.00) per year, payable in one lump sum in advance of membership. The membership fee may increase from year to year.

6. The Plan may be cancelled at any time by the member by sending written notice of the cancellation to WRLSP.

7. The following are **excluded** from coverage under the Plan:

A. Any matter between members of the Plan or between the member and any group sponsor.

B. Payment of any out-of-pocket expenses such as filing fees, recording fees, or other costs which are the sole responsibility of the member.

C. Representation in any legal matter not listed under the schedule of benefits.

D. Any legal matter that arises prior to enrollment or after termination of enrollment.

E. "Minor Traffic Violations" does not include coverage while operating a commercial vehicle.

F. Any claim which, in the independent professional judgment of the attorney appears groundless or lacks economic feasibility.

G. The jurisdiction of any covered legal matter is limited to the State of Ohio.

8. All services provided by the attorneys under this Plan shall be provided in accordance with professional and ethical standards expected of lawyers, free of any direction, control or interference by the Group Sponsor or WRLSP. Further, all such services shall be provided with complete confidentiality between the members and their counsel in accordance with the applicable ethics rules.

9. Any member who is entitled to have legal services furnished under this Plan may, if such member so desires, select counsel other than that furnished, or approved by the Plan, provided, however, that neither the WRLSP nor the Group Sponsor nor any participating law firm under the Plan shall be under any obligation to pay for the legal services furnished by the attorney selected by the member.

10. Practicing attorneys are not eligible to become members of the Plan.