

'Tailored legal services' plan - Benefits Details

(NOTE: This Benefit Schedule/Plan only applies when using a Lawyer from this firm or a Co-operating Lawyer or Co-operating Notary)

Moore's Law & Dispute Resolution Practice offers a five-tier 'Tailored legal services' Schedule of benefits—Basic Plan, PLUS-6 and PLUS-12 plans, M-10 and M-12 plans—to our Client members.

Under our pre-paid (or general retainers) the firm covers part or all of the member's legal fees (up to the hourly limit stated in the Plan Schedule below). Under our 'Tailored' legal plan, Client members are only required to pay \$110 per hour for our services (up to the maximum limit and terms set out in the Plan Schedule below¹) instead of the regular \$250 per hour: which equates to thousands of dollars in savings on their legal bills.

For a relatively modest monthly retainer payment Client members get a range of legal services, subject to the terms and conditions of the detailed agreement between the client and the firm/lawyer. How modest? It costs \$75 per month for a single person. A family plan is \$100 per month — roughly the cost of an average 3 to 5 hours of fees to consult a lawyer in Toronto. A business plan fee is \$120 per month.

Here is how it works:

Legal Subject Matters	Tailored Plan Benefits	**Plan Client Pays (reduced hourly fee after 4 hour limit)
CIVIL LITIGATION		
		** after 4 hour limit
Personal Injury (only or in addition to property damage)	\$110. per hour up to \$220.	\$110. per hour
Property Damage only (i.e. no personal injury)	\$110. per hour up to \$220.	\$110. per hour
Wrongful dismissal, professional malpractice, libel, slander	\$110. per hour up to \$220.	\$110. per hour
OTHER (e.g. appeals)	NIL	\$110. Per hour
CONSUMER DEBTOR		
Defence of collection actions on personal family debts (does not include items listed in the Benefits Schedule or judgments for personal injury)		
a) Claim is \$3,000. or less	+\$110. per hour up to \$220.	\$110. per hour
b) Claim is over \$3,000.	\$110. per hour up to \$440.	\$110. per hour
Consumer transactions (e.g. contracts, warranties)		
a) Claim is \$3,000. or less	+\$110. per hour up to \$220.	\$110. per hour
b) Claim is over \$3,000.	\$110. Per hour up to \$440.	\$110. per hour
Insurance claims or loss of coverage		
a) Claims is \$3,000. or less	+\$110.per hour up to \$220.	\$110. per hour
b) Claim is over \$3,000.	\$110. Per hour up to \$440.	\$110. per hour
WILLS AND ESTATES		
1. a) Single Will	\$500.	+\$110. per hour up to \$220.
b) Additional Will for Spouse	\$400.	\$110. per hour up to \$440.
2. a) Single Property (Financial) Power of Attorney	\$280	+\$110. per hour up to \$220.
b) Additional Property (Financial) Power of Attorney for Spouse	\$130.	\$110. per hour

¹ The Benefit Schedule is a detailed list of services and fees, of which the above-mentioned is just one.

- c) Single Personal Care (Medical) Power of Attorney \$280. +\$110. per hour up to \$220.
 d) Additional Personal Care (Medical) Power of Attorney for Spouse \$150.

\$110. per hour
 \$110. per hour

NOTE:

"Additional" In the above means another of the same type of document that has been fully paid for by the other participating spouse. The Plan does not pay for additional powers of attorney naming alternate or substitute attorneys.

\$110. per hour
 \$110. per hour

NOTE:

The Plan does not pay for "living wills", medical directives or other personal care instructions or wishes made in connection with a personal care power of attorney.

3. Estate Litigation +\$110. per hour up to \$220.
 a. Claim is \$3,000. or less \$110. Per hour up to \$440.
 b. Claim is over \$3,000.
NOTE: (e.g. complicated estate planning, inter vivos trust, appeals, etc.) are not provided for under the plan.

** Participant Pays nil (if applicable) or an agreed block fee or \$110. per hour as indicated (plus taxes/HST, disbursements and title search fees).

* Plan Benefit NIL or block fee or \$110. per hour up to maximum fee as indicated; Plan benefit does not include HST or any other taxes.

+ Plan Pays \$110. per hour up to \$220 (for individual plan member) or up to \$440 (for all plan **Family members identified in writing** on joining the plan or up to \$440 per **Business plan member**).

ADDITIONAL COVERAGE OPTIONS FOR CLIENT MEMBERS WHO MEET THE CONDITIONS SUMMARISED BELOW:

PLUS-6 clients: Client members of the plan who wait for 6 months before seeking advice or assistance under the plan (other than general legal information of a particular legal area: i.e. not specific advice/assistance) will be entitled to 4 hours of legal advice/assistance (i.e. \$1000 in fees) with no need to pay the additional client member **reduced hourly** fee, for any single legal matter requiring up to 4 hours of tailored legal services.

PLUS12 clients: Client members of the plan who wait for 12 months before seeking advice or assistance under the plan (other than general legal information of a particular legal area: i.e. not specific advice/assistance) will be entitled to 6 hours of legal advice/assistance (i.e. \$1500 in fees) with no need to pay the additional client member **reduced hourly** fee, for any single legal matter requiring up to 6 hours of tailored legal services.

M-10: Client members of the plan who wait for 6 months before seeking advice or assistance under the plan (other than general legal information of a particular legal area: i.e. not specific advice/assistance) will be entitled to 4 hours of legal advice/assistance (i.e. \$1000 in fees) and thereafter will only pay an additional client member **reduced hourly** fee of \$75, for any single legal matter requiring up to 10 hours of tailored legal services.

M-12: Client members of the plan who wait for 6 months before seeking advice or assistance under the plan (other than general legal information of a particular legal area: i.e. not specific advice/assistance) will be entitled to 6 hours of legal advice/assistance (i.e. \$1000 in fees) and thereafter will only pay an additional client member **reduced hourly** fee of \$90, for any single legal matter requiring up to 12 hours of tailored legal services.

NOTE: Conflicts of Interest involving another member of the Plan are not covered. For example, if you are sued or wish to sue another Plan member, such matters/claims will not be covered by your monthly/yearly Retainer payments under the plan: in such situations, coverage for either Plan member shall be limited to reimbursement only of fees paid. This is because, in Ontario, a lawyer or law firm cannot represent (at the same time) different parties who have conflicting interests in the same or related legal matter or where the lawyer may have obtained confidential information from one client that could be used against the other party.

NOTE: The above Benefit Schedule and any other Schedule referred to only applies if you are using a lawyer from this firm or a Co-operating Lawyer or a Co-operating Notary.

Co-operating Lawyers means:

Co-operating Lawyers (and Co-operating Notaries in Ontario) are in private practice who contract with *Moore's Law & Dispute Resolution Practice* from time to time to provide legal services to Participating Client members according to the Plan Fee Schedule.

The Co-operating Lawyer fee includes costs recovered. Therefore, when costs are recovered, they will bill Plan and/or Client in accordance with Fee Schedule and deduct the amount recovered for costs. If costs recovered exceed the Fee Schedule bill, they will apply the excess to any disbursements to be paid for by the Client

What is excluded from Plan Coverage?

The Plan will not provide benefits and will not in any other manner pay for the following:

- fines and penalties, whether civil or criminal (*these services can be provided to Participating Client members outside the Plan at an agreed discounted hourly fee*).
- any judgment for civil damages (except for bringing or defending legal claims/actions), including judicially awarded costs.
- costs attendant to the purchase or sale of real estate, such as registration fees, land transfer taxes, surveys, real estate agent commissions, title insurance premiums, and fees for title searches.
- all disbursements such as court filing fees, process serving, transcripts, expert witnesses, etc.
- legal services outside of Canada or in connection with matters that do not involve Ontario, the United Kingdom or Trinidad and Tobago.
- services provided by non-lawyers, except Notaries in Ontario.
- legal services which are for a Participant's business (for which our Tailored *Business Plan* applies).
- matters involving federal, provincial, municipal or local *election* to any public office.
- Workers' Compensation or Employment Insurance matters.

GST/HST and sales tax

The Plan does not pay sales or other taxes related to lawyer or notary fees. The Plan does not pay GST/HST.

How does the Plan pay?

For legal fees paid by the Plan (see "Mixed Benefits" below) the Plan will pay directly for the services of Staff Lawyers by absorbing the bill for the hourly rate of fees for legal services provided under the areas covered up to a maximum of two hours (except for **PLUS6**, **PLUS12** or **M-10** and **M12 Client members**), after which the Client member will be charged a reduced fee of \$110 per hour regardless of the nature of the legal issue, but not including disbursements (administrative costs, e.g. photocopying, tel. calls, etc.) and travel expenses.

Additional exclusions: Fines, court costs, penalties, expert witness fees, bonds, and any out-of-pocket expenses are the Client member's responsibility and are not part of your membership fees and/or benefits.

What types of benefits are provided?

The benefits available under this plan are "mixed benefits".

MIXED (M): means that the Plan pays for the first part of the legal fees (except taxes and GST/HST) at the Plan fee schedule rate. EXCEPT for **PLUS6** and **PLUS12** or **M-10** and **M-12 Clients**, ANY subsequent legal fees beyond the **Basic** hourly Plan duration below will be the Client member's responsibility, and charged to the Client member at the rate of \$110.00 (instead of \$250). A separate fee deposit towards these additional hours beyond the **Basic** hourly Plan duration will be required at the time the additional services/hours are requested or required to continue working of the Client member's file/matter.

There are five types of Mixed Benefits.

Basic: The Plan pays for the first two hours.

PLUS6: The Plan pays for the first four hours.

PLUS12: The Plan pays for the first six hours.

M-10: The Plan pays for the first ten hours.

M-12: The Plan pays for the first twelve hours.

To register for a **Prepaid "Tailored Legal Plan"** (as heard on WDCX Radio), please contact us for further details about the Schedule of benefits or for any other assistance in connection with the Plans.

Even if you do not wish to register for a Tailored Legal Plan at this time, you can still register for our ONLINE legal services (forms, wills, POA, document review or legal advice), please use the "Client Login/Register" link in the menu to the right of your screen.

Because we are offer online legal services, we prefer that you would contact us via email as this both saves time and reduces our costs, which we can then pass on to you in our reduced fees.

Alternatively, you may contact us by calling 905-892-4539.