

## Think First Before Joining Prepaid Legal Services

Selecting a prepaid legal plan is a good way to save a lot of money, but choosing a plan you need and a provider you can trust is a different matter. Here is a number of things to search for in a legal plan from the very start:

Look for what's included: Legal plans are offered in different models and vary in the specifics of what they cover. While phone consultation and simple drafting and reviewing of simple contracts are included universally, more elaborate and complicated legal matters are not covered. It's best to review your own legal needs before you select a legal plan. Ask which legal services would you need most and then choose a plan that provides the best coverage for those needs. For example, if you are a business owner, lawsuits, lease and contract negotiations could be high on your list and you would be looking for a legal plan that provides coverage appropriately.

Be familiar with what legal coverage you already have. Don't pay for coverage two times! If you have car insurance, then you are covered for liability and medical protection, home insurance covers you for injuries incurred on your property. Your existing insurance policies already cover some of your legal costs and there is no need to pay for that coverage when you decide on a legal plan.

Does the company have an in-house system to handle complaints? One of the snags of prepaid legal services is quality of service. Newly-licensed attorneys, phone calls not getting answered and that ointment on any client-lawyer relationship: fee disputes, normally involving bills made to your credit card to cover for services not included in your contract. This is just a sample of the many problems people confront with their plan providers. Be sure you select a plan that has unambiguous guidelines as to how to settle dispute when they arise. A company that has a good in-house means to handle complaints will generally assign a senior attorney with the authority to handle customer complaints and disputes with any attorneys in the network. Secondary sources of resolution may also be your state insurance department or bar association. Check their means for complaints against prepaid services.

Checking out the business you'll need to do some homework before you choose your legal provider. Answer these questions: What's the firm's standing in my area? How many years have they been operating? Have they been in business in my local area for at least a year without complaints? How capable are the attorneys? Do they cover the area where my business operates? Some excellent places to start your background research include your state bar association, the Better Business Bureau and the Consumer Affairs Office.