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For Members

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FREQUENTLY ASKED QUESTIONS

Q. – Can I change my attorney and how often?

A. – Yes- just contact us at 1 888 525 – 8029

Q. – How close will my attorney be to me?

A. – We will always try to refer you to an attorney that practices in the area of law you need representation in as close to your home or office as possible, typically within 15-30 miles.

Q. – Do plan attorneys have to take my case?

A. – 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 US Legal Club 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.

Q. – Can plan attorney ask me for a retainer?

A. Yes they can. Upon completion of a free consultation, you and your attorney may decide to proceed with further legal action. This could require a substantial amount of hours being spent on your case by your plan attorney. If such a situation arises, your plan attorney may ask for a retainer based on the estimated number of hours he or she thinks the case will take. As a plan member, you will only pay a flat fixed fee of \$300 for an attorney to represent you in more complex litigation.

Q. – What’s the difference between a Legal Club and Legal Expense Insurance?

A. – Legal service plans that offer the services of licensed attorneys to consumers on a prepaid basis or for reduced fee rates may be identified as “prepaid legal plans” or “legal expense insurance”.

The basic service offered by legal expense insurance plans is general legal advice and consultation, typically facilitated via telephone. Depending on the plan, complex matters are generally excluded from coverage. When the prepaid plan doesn’t cover the consumer’s legal needs, the company will generally offer a 25% discount on services to handle the complex matters. However, even with the discount, the fees and costs associated with complex litigation are typically way too high for the average consumer’s budget.

In addition, another disadvantage to the prepaid legal plan is that its insurance based program is very similar to a health maintenance organization (HMOs). Attorneys that participate in the prepaid legal program typically feel the same financial pressures to overproduce as HMO physicians do. The level of personalization is lost and consumers lose faith that the attorneys are really there for their best interests.

Further, prepaid legal services are required to maintain licensing in each state since they offer an insurance based product. This makes their service limited in many states, including Arizona, Arkansas, Hawaii, Indiana, Kansas, Michigan, Nebraska, North Carolina, and Virginia.

Moreover, unlike prepaid insurance plans, US Legal Club does not reimburse its attorney network for any of its member’s legal care costs. This allows US Legal Club to encourage usage. US Legal Club refers its members to a proprietary network of attorneys that has contracted with them to receive these referrals.

Another disadvantage of legal expense prepaid insurance is that most consumer do not require attorney services unless they have a legal problem. However, most prepaid legal programs require a 60 day waiting period have a consumer has signed up with the program. When a consumer is faced with a legal problem that requires immediate attention, a waiting period of 60 days is just not feasible.

Fortunately, US Legal Club does not require a 60 day waiting period. US Legal Club understands that consumers need immediate legal help when a legal problem arises. This ensures that consumers with time sensitive legal issues will obtain attorney representation as soon as they enroll in the club plan.

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Contact Us

For more information on US Legal Club or its services please call: 1-888-525-8029