



"When it comes to the need for legal services, it's not a question of IF but of WHEN."

How the Pre-Paid Legal Services Pty Ltd (PPL) Membership Plans Work

Becoming a Pre-Paid Legal member will give you the piece of mind in knowing that when you need legal services you will have a legal services plan supporting you.

"All Australians, regardless of means, should have access to high quality legal services or effective dispute resolution mechanisms necessary to protect their rights and interests. In some cases, such services are clearly essential to ensure that an individual's rights are protected and injustice avoided."

The objective of equality before the law is unattainable if people experience barriers that prevent them enforcing their rights. The most obvious barriers are the financial difficulties faced by people who cannot afford legal advice and representation."

Ronald Sackville QC – 1994

The rich can afford legal services and the poor get government legal aid but what happens to the other 80% of the population? A PPL plan providing for most of your legal service requirements is the answer.

This will give you peace of mind.

The PPL Plan memberships are split into two groups based on legal services for Business and/or Personal use. This document is only for information purposes on the areas of legal services offered for each Plan. The individual Plan documents contain the benefit details and the levels of legal services offered for each Plan. The Plans are governed by, and must be read in conjunction with, the terms and conditions of the associated, similarly named Plan Membership Contract at all times.

For example: The Singles Plan must be read in conjunction with the Singles Plan Membership Contract.

PERSONAL PLAN BENEFITS

The PPL Personal Plans for individuals, families, seniors and pensioners, employees and contractors provide members and their dependants (if appropriate in the selected plan's coverage) direct access to the legal services they need most at an affordable cost per month.

Having a solicitor readily available means peace of mind and is the best way to protect your rights and ensure yourself of legal assistance when you need it – through a pre-paid legal plan.

PPL's Personal Plans include:

Value Plan \$26.00 + GST per month.

Employee-Contractor Plan
\$26.00 + GST per month.

Singles Plan \$36.00 + GST per month.

Family Plan \$49.00 +GST per month.

Personal Plan benefits include:

- Preventative legal services
 - Telephone advice and consultation
 - Face to face consultation
 - Phone calls and letters to third parties
 - A simple Will including updates and powers of attorney
 - Contract and document review and preparation.
- Sale and purchase of property/land.
- Banking & finance legal services.
- Motor Vehicle/Recreational Water Craft legal services.
- Family/De facto law.
- Employment and Workplace Relations.
- Medical/Dental/Health Professional Negligence.
- Court proceedings – Civil and criminal.
- Income Taxation legal services.
- Legal Shield – 24 hour emergency service.
- Preferred Member Discount - for pre-existing issues and legal services not included in the Personal Plans.

Please refer to the individual Personal Plans for more benefit detail and the level of Legal Services provided under each plan.

Definitions of Personal Plans:
VALUE PLAN



Security and peace of mind is of utmost importance especially for those of us who are elderly or dependant on financial support. The Value Plan is a cost effective legal plan that provides access to a wide range of legal services tailored specifically to suit the needs of seniors, retirees and those on pensions, including single parents whose finances are often stretched. This plan covers the individual member and their spouse or partner only.

Please Note: Applicants must have a valid senior's card or pension card to apply for the Value Plan.

EMPLOYEE-CONTRACTOR PLAN



This plan will provide for the employee/contractor whilst in your work environment as well as any legal issues that arise outside.

Please Note: To qualify for membership to the Employee-Contractor Plan the business you are employed by, or are contracting to, must hold a relevant and current PPL Business Plan.

SINGLES PLAN



This plan is a more comprehensive legal plan designed to meet the needs of financially independent single adults who have hectic lifestyles and want legal protection and access when they need it.

FAMILY PLAN



All families want peace of mind where legal issues are concerned. This plan is a comprehensive and expanded legal plan that provides extensive access to a wide range of legal services and benefits for the whole family. This plan provides protection for you, your spouse or partner and unmarried children living at home up to 18 years of age or up to 23 years if the children are full time students.

Additional benefits apply for children up to age 18 years for whom the member is the legal guardian and any dependant child, regardless of age, who is incapable of sustaining employment by reason of mental or physical disability and is chiefly dependant upon and residing with the named member for support.

BUSINESS PLAN BENEFITS

One of the first steps in protecting the value of your business is to have an accurate knowledge and understanding of the law. The PPL Business Plans provide owner(s) direct access to the legal services they need most for their business for an affordable cost per month.

It is also a requirement that all business owners must hold a Singles or Family Plan membership. The business plan membership and contract does not cover the owners or any employees for any personal legal matter other than for employment related matters during normal business hours.

The best way to ensure you protect your business and to be able to assure yourself of legal assistance when you need it is through a pre-paid legal plan.

PPL's Business Plans include:

Home-Based Business Plan - \$85.00 + GST per month.

Small Business Plan - \$165.00 + GST per month.

Extended Business Plan - \$285.00 + GST per month.

Please refer to the individual Business Plans for more benefit detail and the level of legal services provided for each plan..

Business Plan benefits include:

- Preventative legal services, including;
 - Telephone advice and consultation
 - Face to face consultation
 - Phone calls and letters to third parties
 - Contract and document review and preparation
 - Recoveries and Debt collection
 - Insurance law
 - Specialist consultation
- Sale and Purchase of property/business
- Banking & Finance legal services
- Motor Vehicle/Commercial Water Craft legal services
- Employment and Workplace Relations
- Court proceedings
- Income Taxation legal services
- Preferred Member Discount - for pre-existing issues and legal services not included in the Business Plans.

Along with these legal services are other business based services specifically for business plan members through PPL's Business Network.

Please refer to the individual Business Plans for the level of legal services provided.

Definitions of the Business Plans:
HOME-BASED BUSINESS PLAN



In order to qualify for the Home-Based Business Plan the business and residential address must be the same. This plan is only available to businesses employing five or fewer employees and must be a registered business name or an incorporated business.

This plan does not cover the business owners, directors or its employees for any personal legal matter. Therefore each of the owners or directors must also hold a Singles or Family Plan Membership for their own personal matters.

SMALL BUSINESS PLAN



In order to qualify for the Small Business Plan the business must be a registered business name or an incorporated business that is not publicly listed or its shares publicly traded. This plan is only available to businesses with fifty (50) or fewer employees and requires the owners and or directors to hold a Singles or Family Plan membership. This plan does not provide for the business owners, directors or its employees for any personal legal matter.

EXTENDED BUSINESS PLAN



In order to qualify for the Extended Business Plan the business entity must be an incorporated business. This plan is available to both private and publicly listed companies with more than fifty (50) but less than one hundred (100) employees and requires each of the owner(s) and or its directors to hold a Singles or Family Plan membership. This plan does not cover the business owners, directors or its employees for any personal legal matter.

Businesses with more than one hundred (100) employees are required to take out additional business plans in accordance with the number of business employees. For example for a business with one hundred and twenty (120) employees will require one Small Business Plan plus one Extended Business Plan in conjunction with the Personal Plans for each of the owner(s) and/or directors.

The Business Plans are a comprehensive legal services plan that is designed to meet the special needs of each type of business, through an established network of highly regarded law firms, known as Legal Service Providers. These provider law firms are all long established and highly regarded firms, with experienced lawyers who are



specialists in their areas of law. The Plan provides the business owner(s) and or directors with access to a solicitor when needed through phone or face to face consultation, contract and document review, third party letters, debt collection letters, trial defence services, legal advice and representation on income tax, employment, workplace relations and other business related issues and a lot more.

Business Plan Provision

Home-Based Business Plan.

Those provided for by the Home-Based Business Plan include the home based business owner(s), the business entity plus at the owner(s) discretion, up to a maximum of five nominated employees, who are provided for only in the course of conducting their employment responsibilities during normal business hours.

Small Business Plan.

Those provided for by the Small Business Plan include the business owner(s), the business entity and at the owner(s) discretion, up to a maximum of fifty nominated employees, who are provided for only in the course of conducting their employment responsibilities during normal business hours.

Extended Business Plan.

Those provided for by the Extended Business Plan include the business owner(s) and/or directors, the business entity and at the owner(s) and/or director's discretion up to a maximum of one hundred nominated employees, who are provided for only in the course of conducting their employment responsibilities during normal business hours.

Please note:

1. The PPL Business Plans do not cover any nominated employee or owner for any action by them against the business.
2. Any nominated employees, for all PPL Business Plans, are only covered under the Preferred Member Discount section of the plan for employment related matters carried out on behalf of the business entity.

Any employee nominated under a Business Plan can hold an Employee-Contractor, Singles or Family Plan membership for personal related matters.

CONTRACTS for PERSONAL & BUSINESS PLANS

This membership is a twenty four month contract, commencing on the date the membership application is accepted by PPL and is governed by the terms and conditions of the relevant Plan Membership Contract and will, unless otherwise advised by the member in writing, automatically renew at the end of the contract period for another twenty four months. Termination prior to the expiry of this twenty four month period will incur penalties. PPL, however, reserves the right to cancel your membership in the event your membership fees are not paid or if you have made fraudulent statements to the company or the Legal Service Provider or for any other reason at the absolute discretion of PPL. In the event of a member defaulting in payment of membership fees, the company reserves the right to charge a payment processing fee for each month of default and to take recovery action.

How can you get the most value from your PPL membership?

Do you feel the personal and business decisions you make daily could benefit from legal advice? Are you ever asked to sign a document you don't fully understand? Have you made commitments in everyday transactions without understanding your legal rights and obligations?

For many members, the most popular benefit is the telephone access to a solicitor. There is no longer a reason for you to make any decisions without knowing your rights. You can call for legal advice or consultation from the privacy of your home or workplace with the knowledge that there is no legal cost to you.

Every PPL member has direct access to top quality, convenient legal help and advice. The value of your membership increases the longer you maintain it.

Your satisfaction is of paramount importance to us

Our goal at PPL is to ensure you are satisfied with our services. That's why we want you to know what to expect when you use your membership.

It is our aim to provide our members with affordable access to the highest quality of legal service, through a network of Legal Service Providers. PPL will not influence or attempt to modify how the Legal Service Provider provides

their professional services. PPL cannot and will not be a participant in any action undertaken by a member(s) to a third party. The relationship between a member(s) and the Legal Service Provider is one of client/solicitor and as such PPL cannot influence nor have any direct involvement in any legal matter undertaken by the Legal Service Provider for the member(s).

How Your Membership Works

On signing and returning your membership application form to PPL, or to your signing associate, and if your application is approved then within seven days you should receive your PPL membership kit. You are asked to read the information provided thoroughly to ensure you have received the correct membership plan for your use. If you have any queries then contact PPL directly.

In the membership kit, for Personal plans, is a questionnaire in relation to Wills. If you do not have a will the questionnaire can be used to create a will for you. If you have an existing will then the questionnaire will help you determine if you need to make changes.

If you have a legal issue, or are seeking legal advice, then please contact PPL directly, during normal business hours between 9.00am to 5.00pm, Monday through Friday (except public holidays).

A PPL customer service representative on answering your call will ask you for:

- Your name
- Your membership number
- What type of legal concern you have.

They will then determine what is the most appropriate course of action for your particular issue. The customer service representative may be able to answer your query but if your issue requires the services of a solicitor you will be given the contact details of a Legal Service Provider along with a reference number in relation to your call.

Then simply contact the Legal Service Provider during normal business hours and advise them:

- Your name
- That you are a PPL member
- Your membership number
- Advise them of your legal matter and the PPL reference number for the matter.

If the solicitor is unavailable at the time of your call simply leave a contact number that you can be reached on and the solicitor will call you back within twenty four (24) hours.

If you have not had a return call within this time frame then please contact PPL and a customer representative will follow up on the matter for you. The Legal Service Provider will offer advice, consultation and if required representation services on any legal matter that concerns or affects you. You may be asked to forward copies of any documentation or contracts relevant to any matter you may raise or where necessary to attend the Legal Service Provider's office to discuss or review your matter personally.

If you, or a plan member, is detained or arrested after normal business hours and require legal assistance, all you have to do is call the twenty four (24) hour Legal Shield emergency number, which is noted on the back of your membership card. You will be in contact with a duty officer or with the Legal Service Provider's duty solicitor, to whom you need to quote your full name and membership number and then consult with them about your detainment or arrest.

Please note that emergency consultation is subject to the availability of the duty officer or solicitor and the legal conditions imposed by the detaining authority which may not allow for a Legal Service Provider duty solicitor to communicate with you on an immediate basis.

Your PPL membership provides you with twenty four (24) hour readily accessible legal protection at a cost you can afford – ***so don't leave home without it.***

The information contained in this material is governed by the terms and conditions of your membership contract, which should be read in conjunction with this document. Service provision under the plans is restricted to the states or territories of Australia in which PPL has and provides Legal Service Provider network access.



CONTACT DETAILS

For more information contact your independent Associate or Pre-Paid Legal direct:

Pre-Paid Legal Services Pty Ltd

Corporate Office: Suite 1/160 Burswood Rd,
Burswood,
Western Australia, 6100.

Phone: (08) 9355 5822

Fax: (08) 9355 5833

WST during normal office hours.

Email: enquiries@prepaidlegal.com.au

Web sites for Personal and Business Plans:

www.prepaidlegal.com.au

OR

www.ppl-smi.com.au