

Just the facts on...

Pre-paid Legal Services



Justice may be blind, but you don't have to be. The South Carolina Department of Consumer Affairs licenses and regulates legal service plan providers. We encourage you to contact the Department so that you can better understand your rights in regards to legal services.

What are prepaid legal services?

Prepaid legal services have become increasingly popular in South Carolina. The actual prepaid legal services must be provided by a person admitted to practice law in the service area.

These services are provided for a predetermined periodic fee. Prepaid groups service individuals or businesses, but they generally target individuals looking for an inexpensive way to have an attorney and legal services available as needed.

Prepaid legal services provide a chance for consumers to have legal support at low monthly costs. The consumer buys into a plan and pays on a month-to-month basis.

When the need arises, the consumer contacts their provider refers it to an attorney in the consumer's area.

There may be some disadvantages, however, consumers should consider before securing such services. The benefit for the consumer is readily available legal representation at an affordable rate.

Before considering a prepaid legal service there are many different things to consider. The South Carolina Department of Consumer Affairs (SCDCA) licenses and regulates prepaid legal service plans. SCDCA is an excellent first-stop for information regarding the industry and for answers to questions you may have in regards to prepaid legal services.



South Carolina Department of Consumer Affairs

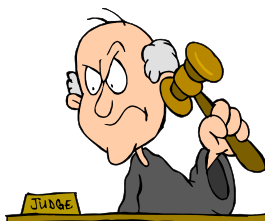
Located: 3600 Forest Drive Suite 300, Columbia, SC 29204

Phone: 803.734.4200 or toll free 1.800.922.1594

E-mail: scdca@dca.state.sc.us or visit www.sconsumer.gov 09.2007

What to know before hiring a prepaid legal service:

- Some services may require an additional fee.
- The plan may not cover DUI defense, domestic cases, and other select situations.
- Some contracts are limited to business or personal policies.
- You have the right to choose an attorney who will honor the plan coverage.
- Your contract likely contains fine print that should be read carefully.



Judge for yourself whether or not you need a prepaid legal service.

What services may prepaid legal plans cover?

- Legal advice and consultations
- Contract review
- Letters from a lawyer on behalf of a client
- Drafting wills and other legal documents
- Legal representation in court

What kinds of services do I need?

The type of service you require is contingent upon what your pre-paid legal service can provide and what your individual needs may be.

Ask yourself:

- What kinds of services are available?
- Is this a business or personal plan?
- Will I have to pay anything besides the stated/agreed upon legal fees?
- What exclusions are stated in this contract?
- Is the plan provider registered with SCDC?

Is your service provider licensed?

SCDC licenses and regulates all prepaid legal service companies. Before starting business in South Carolina, all prepaid legal services companies must register with the Department.

Legal sales representatives must be appointed as a representative of a particular prepaid legal service company by filing with the Department. Registration must be renewed every year. For a list of licensed prepaid legal service providers, visit www.sconsumer.gov or call toll-free 1.800.922.1594.