

## How Does LegalFeeGuard Work?

Under Florida Bar Staff opinion 28705 (revised) of the Professional Ethics Committee of the Florida Bar, an attorney in Florida may advance the cost of the premium of the LegalFeeGuard policy on behalf of his or her client. This opinion also states that the repayment of the premium can also be made contingent on the lawyer making a recovery on behalf of the client.

To get a policy, you just answer a handful of questions, and then purchase the policy online with a credit card at a very reasonable premium.

### Policy Conditions

If you are a party to litigation in state court in Florida, then you may purchase the policy if the following conditions are met:

- You are involved in a negligence case that meets our underwriting criteria
- You purchase your policy within 150 days after you have received your first Proposal for Settlement
- The policy is purchased at least 40 days prior to the scheduled start of trial
- The litigant is represented by legal counsel admitted to practice law in Florida

**Important notice:** You must notify the insurance company if your case is going to trial no later than 15 days prior to the start of trial using the Trial Notification Form included with your policy (otherwise coverage may be jeopardized).

# LegalFeeGuard<sup>SM</sup>

## Testimonials

“LegalFeeGuard is a revolutionary product which allows you to prevent the opposing party from using the Proposal for Settlement statute to intimidate a client into giving up their right to trial.”



*Mac A. Greco III  
Tampa Personal Injury Attorney  
Repeat LegalFeeGuard Customer*

“LegalFeeGuard helps me accomplish the two goals every plaintiff’s lawyer has - to protect my client and, by adding another arrow to my quiver, strengthen the case; all at a reasonable price. Considering LegalFeeGuard is fast becoming the ‘standard of care’ in every personal injury case.”



*David L. Sweat  
Board Certified Civil Trial Lawyer  
Port Orange, FL  
Repeat LegalFeeGuard Customer*

[www.legalfeeguard.com](http://www.legalfeeguard.com)



# LegalFeeGuard<sup>SM</sup>



*When you don't want to guess  
what the jury will decide*

**Insurance that covers liability for  
attorney's fees and costs under Florida's  
Proposal for Settlement statute.**

## What is LegalFeeGuard?

LegalFeeGuard is insurance that an attorney can purchase on behalf of their client to protect their client from liability under Florida's Proposal for Settlement statute.

In Florida, if one party makes a formal "Proposal for Settlement" in accordance with Florida Statute 768.79 and Rule 1.442 of the Fla.R.C.P. and the other party rejects it, then the party making the Proposal for Settlement may have their attorney's fees from the date their Proposal is rejected be compensated by the other party if that other party does not achieve at least 75% of the defendant's offer or less than 125% of the plaintiff's demand.

**Attorneys purchase the insurance on behalf of their client using a credit card on our website.**



## Policy Premiums

### Negligence - General

Limit	Premium
\$10,000	\$500
\$25,000	\$1,000
\$35,000	\$1,500
\$50,000	\$2,000
\$100,000	\$3,500

### Negligence - Professional Malpractice

Limit	Premium
\$10,000	\$750
\$25,000	\$1,500
\$35,000	\$2,250
\$50,000	\$3,000
\$100,000	\$5,000



## Frequently Asked Questions

**Where is LegalFeeGuard available?** In Florida for cases heard in state court.

**Is LegalFeeGuard available to Plaintiffs, Defendants or both?** Both plaintiffs and defendants are able to purchase a LegalFeeGuard policy.

**At what stage of the litigation may I purchase the product?** The insurance is only available if a policy is purchased within 150 days after the first Proposal for Settlement is received by your client, and more than 40 days prior to the scheduled start of trial.

**How does LegalFeeGuard address concerns with the Proposal for Settlement statute?** The insurance allows cases to be evaluated on their merits rather than on the risk of guessing a verdict incorrectly. It also provides a ready source of funds, whereas previously amounts owed under the statute were often uncollectable. Many judges have publicly commented that the statute has unfortunately increased litigation, which is contrary to its original purpose.

