

	Legal Problems	*Plan Pays	**Participant Pays
I.	WILLS AND ESTATES		
1.	a) Single Will	\$100. (B)	NIL
	b) Will for Spouse	\$ 50. (B)	NIL
2.	a) Single Property (Financial) Power of Attorney	\$ 60. (B)	NIL
	b) Property (Financial) Power of Attorney for Spouse	\$ 30. (B)	NIL
	c) Single Personal Care (Medical) Power of Attorney	\$ 40. (B)	NIL
	d) Personal Care (Medical) Power of Attorney for Spouse	\$ 20. (B)	NIL
	<i>NOTE: the Plan does not pay extra for (i.e. the block fee includes) additional powers of attorney naming alternate or substitute attorneys</i>		
	<i>NOTE: the Plan does not pay extra for (i.e. the block fee includes) "living wills", medical directives or other personal care instructions or wishes made in connection with a personal care power of attorney</i>		
3.	Estate Administration		
	a) Lawyer's Work	\$110. per hour up to \$220.	\$110. per hour
	b) Estate Trustee's Work (and guardian's work)	NIL	\$110. per hour
4.	Litigation		
	a) Claim is \$3,000. or less	\$110. per hour up to \$440.	\$110. per hour
	b) Claim is over \$3,000.	\$110. per hour up to \$1,100.	\$110. per hour
5.	OTHER: (e.g. complicated estate planning, advice only, inter vivos trust, appeals)	NIL	\$110. per hour
II.	REAL ESTATE		
1.	Purchase, including incidental mortgages		
	a) personal use property (2 year Rule)	\$600. (B)	NIL
	b) other	NIL	\$600. (B)
	c) aborted transactions	\$110. per hour up to \$600.	NIL
2.	Sale, including incidental discharges		
	a) personal use property (2 year Rule)	\$400. (B)	NIL
	b) other	NIL	\$400. (B)
	c) aborted transactions	\$110. per hour up to \$400.	NIL
3.	Drafting, negotiating and/or making major amendments to Agreement of Purchase and Sale (does not include review or minor amendments)		
	a) personal use property (2 year Rule)	\$110. per hour up to \$220.	\$110. per hour
	b) other	NIL	\$110. per hour
4.	Transfer, assignment, quit claim, discharge (not incidental to purchase or sale or new mortgage); mortgage extension, renewal or amendment; Declaration of Survivorship, Transmission Application		
	a) personal use property	\$110. (B)	NIL
	b) other	NIL	\$110. (B)
5.	New mortgage - not incidental to purchase (includes incidental discharges)	\$350. (B)	NIL
6.	Foreclosure or Power of Sale	\$110. per hour up to \$3,300.	\$110. per hour
7.	Litigation		
	i) claim is \$3,000. or less	\$110. per hour up to \$440.	\$110. per hour
	ii) claim is over \$3,000.	\$110. per hour up to \$3,300.	\$110. per hour
8.	OTHER: (e.g. appeals)	NIL	\$110. per hour
III.	TENANT'S RIGHTS		
1.	Non Litigation (personal use property)	\$110. per hour up to \$220.	\$110. per hour
2.	Litigation (personal use property)		
	a) Monetary claim only and \$3,000. or less	\$110. per hour up to \$440.	\$110. per hour
	b) Claim is over \$3,000. or non-monetary (e.g. eviction)	\$110. per hour up to \$3,300.	\$110. per hour
3.	OTHER: (e.g. appeals)	NIL	\$110. per hour
IV.	FAMILY		
1.	Uncontested Matters (no issues in dispute)		
	a) Guardianship or Committee of Minor or Mental Incompetent	\$470. (B)	NIL
	b) Private Adoption	\$400. (B)	NIL
	c) Change of Name	\$200. (B)	NIL
	d) Domestic Contract	\$470. (B)	NIL
	e) Divorce or Annulment		
	i) Lawyer for Applicant	\$470. (B)	NIL
	ii) Lawyer for Respondent	\$110. per hour up to \$440.	\$110. per hour
2.	Contested Matters	\$110. per hour up to \$1,320.	\$110. per hour
3.	OTHER: (uncontested matters not listed above)	\$110. per hour up to \$440.	\$110. per hour

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**NOTE:** Conflicts with Spouse or Dependent: In these situations, coverage for the Spouse or Dependent is limited up to one hour reimbursement only.

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Legal Problems	*Plan Pays	**Participant Pays
<b>V. CIVIL LITIGATION</b>		
1. Personal injury (only or in addition to property damage)	<b>\$110. per hour up to \$220.</b>	\$110. per hour
2. Property Damage Only (i.e. no personal injury)	<b>\$110. per hour up to \$220.</b>	\$110. per hour
3. Wrongful dismissal, professional malpractice, libel, slander	<b>\$110. per hour up to \$220.</b>	\$110. per hour
4. OTHER: (e.g. appeals)	<b>NIL</b>	\$110. per hour
<b>VI. CRIMINAL AND MOTOR VEHICLE</b>		
1. Motor Vehicle		
a) non-moving	<b>NIL</b>	\$110. per hour
b) moving	<b>\$110. per hour up to \$440.</b>	\$110. per hour
2. Criminal		
a) adult	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) young offender	<b>\$110. per hour up to \$440.</b>	\$110. per hour
3. Pardon	<b>\$110. per hour up to \$440.</b>	\$110. per hour
4. Estreat of bail	<b>\$110. per hour up to \$440.</b>	\$110. per hour
5. Suspension of driver's licence for medical reasons (initial hearing only)	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
6. OTHER: (e.g. appeals)	<b>NIL</b>	\$110. per hour
<b>VII. CONSUMER/DEBTOR</b>		
1. Defence of collection actions on personal/family debts (does not include items listed in Schedule VIII or judgements for personal injury or family law support)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
2. Personal Bankruptcy (does not include services ordinarily performed by Trustee or Official Receiver)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
3. Consumer transactions (e.g. contracts, warranties)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
4. Insurance claims or loss of coverage		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
5. OTHER: (e.g. appeals)	<b>NIL</b>	\$110. per hour
<b>VIII. ADMINISTRATIVE LAW</b>		
1. Veterans Benefit, Social Assistance Claim (includes Employment Insurance, Workplace Safety and Insurance Board Claim, and Criminal Injuries Compensation) (initial hearing only)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
2. Citizenship, Immigration, Deportation (initial hearing only)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
3. Canada/Quebec Pension Plan (initial hearing only)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
4. Claims to taxes by government (does not include tax planning or preparing tax returns); audits, administrative proceedings (initial hearing only), property tax assessment disputes (initial hearing only)		
a) claim is \$3,000. or less	<b>\$110. per hour up to \$440.</b>	\$110. per hour
b) claim is over \$3,000.	<b>\$110. per hour up to \$3,300.</b>	\$110. per hour
5. OTHER: (e.g. tax planning, appeals)	<b>NIL</b>	\$110. per hour

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