

## How does LegalFeeGuard work?

Get a policy in just 5 minutes by answering a handful of questions, and then purchase the policy online with a credit card for as little as \$500. The policy is available to both plaintiffs and defendants at limits of \$10,000, \$25,000, \$35,000, \$50,000, \$75,000, \$100,000, \$125,000, \$150,000, \$200,000 and \$250,000.

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.

## Policy Conditions

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

- You are involved in a personal injury case, or other negligence case.
- 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 or Georgia.

*Important - You must notify the insurance company within 10 days of any verdict that will cause, or may reasonably be expected to result in a claim for, a fee award being payable under your policy.*

## TESTIMONIALS

**Eric Romano**  
Florida Justice Association



*"I recommend working with this great FJA Business EAGLE."*

**Tim Moran - Morgan & Morgan**  
Board Certified Civil Trial Lawyer



*"The first time I learned about LegalFeeGuard protection, the first thing I thought was 'Why didn't I think about this? It's a great concept,' and the second thing I thought was 'I'm recommending this to every single client that's going to trial.'"*

**Jon David Simpson**  
Board Certified Civil Trial Lawyer



*"The LegalFeeGuard product allowed us to mitigate the risks of an unsuccessful verdict, gave the client confidence to allow us to try the case, obtain for her a significant verdict, and change the law in the process (GEICO vs. Macedo, 1st DCA). Thank you so much for your wonderful product!"*

### CONTACT

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# LegalFeeGuard

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## Offer of Settlement Insurance

www.legalfeeguard.com

# What is LegalFeeGuard?

LegalFeeGuard is insurance that a litigant or attorney can purchase on behalf of their client to protect their liability under the Offer of Settlement Statute.

If a defendant files an Offer of Settlement which is not accepted by the plaintiff, the defendant is entitled to recover costs and attorney's fees from the date of filing of the offer if the judgment is less than 75% of the OOS. If a plaintiff files a Offer of Settlement which is not accepted by the defendant and the plaintiff recovers a judgment in an amount at least 25 percent greater than the OOS, then the plaintiff is entitled to recover costs and attorney's fees from the date of the filing of the demand.

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

## POLICY PREMIUMS

The policy is most affordable if purchased within 30 days after you receive the first Offer of Settlement in your case.

Limits	Within 30 days of first OOS	After 30 Days of first OOS	Within 90 - 40 Days of Trial
\$10,000	\$500	\$750	\$1,500
\$25,000	\$1,250	\$1,875	\$3,750
\$35,000	\$1,750	\$2,625	\$5,250
\$50,000	\$2,500	\$3,750	\$7,500
\$75,000	\$3,750	\$5,625	\$11,250
\$100,000	\$5,000	\$7,500	\$15,000
\$125,000	\$6,250	\$9,375	\$18,750
\$150,000	\$7,500	\$11,250	\$22,500
\$200,000	\$10,000	\$15,000	\$30,000
\$250,000	\$12,500	\$18,750	\$37,500

*Note - The policy will cost 15% of the policy limit if you purchase within 90 days of trial, regardless of when your client received the first Offer of Settlement. The policy cannot be purchased later than 40 days prior to trial*

## BENEFITS

- Negotiate on the merits of your case, not the fear of an adverse fee award.
- Preserve your right to go to trial when your client is worried about having to pay the other side's attorney's fees.
- Shield your client's assets from adverse OOS rulings.
- Keep your appeal rights instead of giving them up to avoid collection of adverse fees.
- Protects your contingency fee from being offset by a OOS award.