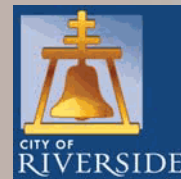


Be fully prepared and confident with City of Riverside Employee Legal Benefits

Plan proudly offered to
City of Riverside Employees



Protect your family's future
with LegalGUARD.

LegalGUARD offers valuable benefits
to shield your family and savings from
unexpected personal legal issues.

What you get with a
LegalGUARD plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

Enroll now in the
LegalGUARD Plan.

To learn more:

Call: 1(800) 248-9000

Visit: [www.legaleaseplan.com/
cityofriverside](http://www.legaleaseplan.com/cityofriverside)

Member Services: 1(888) 416-4313



Nationwide®



LegalGUARD can ease the biggest stresses - finding and paying for a better lawyer.

LegalGUARD is a legal benefits plan by Nationwide® Insurance that provides support and protection from unexpected personal legal issues.

Plan Details: The LegalGUARD Plan

**\$17.54 monthly,
via payroll deduction**

**Who's
covered:**

Employee

Spouse or
domestic
partner

Dependent Children

Up to age 19; Age 19-26 if
enrolled full-time at an
accredited university

Parents

Elder Benefits designed
for Plan member's and
Spouse's parents

The value of a LegalGUARD Plan.

Being a LegalGUARD member saves costly legal fees and provides coverage* for:



HOME & RESIDENTIAL

Purchase of Primary Residence, Sale of Primary Residence, Refinancing of primary residence, Vacation or Investment Home Sale/Purchase/Refinancing, Neighbor Dispute, Noise Reduction Dispute, Tenant dispute, Landlord Dispute¹, Construction Defect Dispute, Tenant Security Deposit Dispute, Foreclosure, Security Deposit Dispute with Tenant¹



AUTO & TRAFFIC

Serious traffic matters (resulting in suspension or revocation of license), License Suspension (Administrative proceeding), Traffic ticket defense, First time vehicle Buyer¹, Vehicle repair and Lemon Law litigation¹



FINANCIAL & CONSUMER

Debt collection defense: pre-litigation and trial defense, Bankruptcy, Tax audit, Document preparation, Consumer dispute, Cell Phone Contract Dispute¹, Healthcare Coverage Dispute¹, Small claims court¹, Identity theft defense, Bank Fee Dispute¹, Warranty Dispute¹, Student loan refinancing/collection defense¹, Financial Advisor³, Mail order or Internet purchase dispute¹



FAMILY

Separation¹, Divorce¹, Name change, Guardianship/conservatorship, Adoptions, Juvenile court proceedings, Elder law³, Prenuptial agreement, Immigration assistance¹



ESTATE PLANNING & WILLS

Will or codicil, Living will, Health Care Power of Attorney, Probate of small estate¹, Living trust document



GENERAL

Civil litigation defense, Initial law office consultation¹, Review of simple documents¹, Mediation³, Misdemeanor defense, Identity theft assistance³, Discounted Contingency Fees⁴, Incompetency defense

*Please visit <https://www.legaleaseplan.com/cityofriverside> for specific plan benefits

¹Limitations apply

²Subject to Managed Case Rules

³Additional benefits

⁴Discounted rate or flat rate



For more information, visit:

<https://www.legaleaseplan.com/cityofriverside>



Nationwide®



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Limitations and exclusions apply. This benefit summary is intended only to highlight benefits and should not be relied upon to fully determine coverage. More complete descriptions of benefits and the terms under which they are provided are received upon enrolling in the plan. If this benefit summary conflicts in any way with the Policy issued, the policy shall prevail. Group legal plans are administered by Legal Access Plans, L.L.C. or LegalEASE Home Office: 5151 San Felipe, Suite 2300, Houston, TX. This legal plan may not be regulated as insurance in some states. Product available in all states. Underwritten by Nationwide Mutual Insurance Company and affiliated companies in all states except, HI, ID, NH, NC, OH, PA, SC, TX, and WY, where underwriting is not required. Nationwide, Nationwide is on your side and the Nationwide N and Eagle are service marks of Nationwide Mutual Insurance Company. © 2018 Nationwide Mutual Insurance Company. SHR-0159M1_NW_Clip_Enroll_1PG_CityofRiverside_2018-08