

Deciding on Prepaid Legal

Are you subscribed with a prepaid legal plan and concerned that your provider is simply tallying up your tab for a service you'll never get to use? Read on as this article explains the chances of using prepaid legal services in legal challenges you may be faced with.

In their lifetime, people are most apt to use legal services that fall into four categories: civil defense, civil plaintiffs, criminal defense and legal help that involve an array of transactional or business law.

Your liability insurances already covers you for the legal actions pertaining to civil defense. Your insurer hires the lawyer who would defend you and have every incentive to defend you well, because they are the ones who bear your legal costs irrespective of the final outcome. In that regard, you already have "prepaid legal coverage" in place and a legal plan wouldn't add much to the coverage.

Quite a few civil plaintiff attorneys in the Unites States work on a "no win no fee" basis. This means that they will not bill you unless they win damages for you in an insurance claim or lawsuit against someone who caused you physical injury. Their contingency fees are calculated as a "commission" on any money won, so there is every incentive for your plaintiff lawyer to defend you and defend you well: The more you win, the more your lawyer wins. There is no requisite to prepay for a service where you stand to lose nothing, and where advice is enthusiastically available to you from plaintiff lawyers eager to work on your case.

On the rare occasion you need to bring criminal charges if you're involved in a serious accident or defend yourself against criminal charges brought against you, arranging for a lawyer to represent you in advance is not the best of decisions. In these situations, client-lawyer rapport is crucial: You need someone whom you trust, build a rapport with and competent enough to defend you in the court of law. You rarely get the opportunity to talk to your attorney face-to-face in a prepaid legal plan, and most of the attorneys in the network do not handle criminal defense work.

Transactional and business law is the area where you will most likely find prepaid legal services most effective. If you frequently need to have someone to draft your wills, review simple contracts and set up advance health-directives or simply want competent legal advice at your disposal, then going prepaid would save you the trouble of searching for an attorney and paying by the hour.