

# **CDL Defender<sup>®</sup> Frequently Asked Questions**

## What happens after I submit my enrollment?

Your USL Member ID card and policy will be sent to you via email. If no email is provided, it will be sent USPS. It is important to provide an email address on your enrollment so that you get your Welcome Letter quicker. Our Welcome Letter includes information on how to register on our Member Resources Portal/Mobile App and download your plan documents. Our Mobile App is available in both Google Play and the iTunes App Store.





# What do I do when I need to use my plan?

You should contact USL right away upon receiving a citation and/or roadside inspection. You have several choices to access your benefits. You may call us directly at (800) 356-LAWS to report a citation or request a consultation with an attorney.

Alternatively, you may log into your online Member Resources Portal or our Mobile App to upload your citation or request a consultation with an attorney.

It is important for you to contact your attorney as soon as possible and provide them information needed for them to represent you.



Scan QR to enroll

Providing justice for all since 1974











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## Why should I choose U.S. Legal Services?

Even good drivers have bad things happen from time to time. USL pays a local attorney's hourly rate when you need it.You will not need to come up with funds for an unexpected expense to use your legal benefits. Positive courtroom outcomes will aid your SMS and ability to keep driving. You also receive coverage for personal legal matters, financial coaching, tax advice and preparation as well as fully managed identity restoration should yours or your family member's identity be breached or stolen. You will be responsible for court costs and fines if there are any, but that is true with any legal plan. We pay the attorney's hourly rate, through trial, if necessary.

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### Who is covered?

You, the driver, are covered as well as your partner or spouse for all non-criminal moving, non-moving and DOT violations. You, your partner or spouse and your dependent children up to the age of 23 are covered for all non-CDL related matters at a 1/3 discount off the attorney's normal, hourly rate for personal legal matters.

What else is covered?

The discounted coverage includes family law, civil, landlord/tenant, DUI, criminal and consumer matters, but is not limited to these. You and your family are also covered for financial coaching, identity theft and tax consultations at no additional charge. Should you choose to have your taxes prepared and filed, you may do so at a rate of \$195.

### What amount do I pay?

You will be charged \$32.95 per month on a recurring basis, with payment processed on the 20th of each month to your credit card. This amount may be tax-deductible, but please consult your tax advisor for confirmation. With this legal plan, you won't have any copays or deductibles. Plus, it provides coverage for your personal legal matters as well as your family's financial health and wellness.

Will I have to appear in court?

In most cases, you will not need to appear in court. There may be some instances you will be required to do so based on the court requirements where the citation was received.

### How does USL help me with my license and CSA scores?

We provide you with the opportunity for legal representation that is provided to you under the Constitution of the United States of America. Many people do not know a credible attorney to call and many cannot afford to pay exorbitant legal fees when in a pinch. Our positive courtroom outcomes speak for themselves and you know you are getting a credible attorney through our thorough vetting process. This will save you points on your MVR and PSP. The positive courtroom outcomes are the tools needed to have a successful DataQ challenge, keeping your SMS as low as possible.

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