



NO CAP ON BENEFITS

The PORAC Legal Defense Fund prides itself on a long history of providing unlimited access to attorneys, experts, and investigators when reasonably needed to protect its members.

EXPANSIVE LIST OF EXPERIENCED PANEL ATTORNEYS

The PORAC Legal Defense Fund only engages highly experienced and well-qualified attorneys, with a history of representing peace officers.

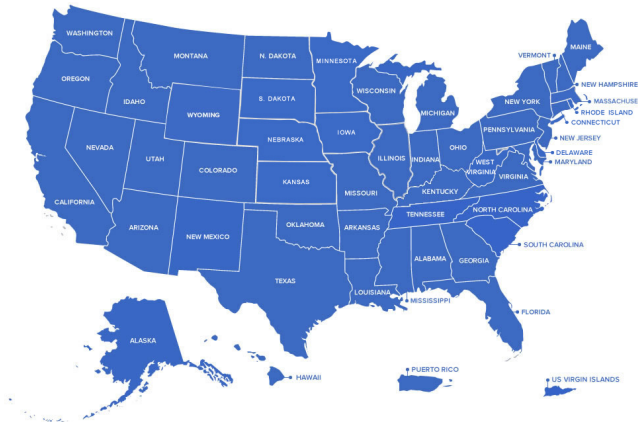
NON-PROFIT

Unlike an insurance company, PORAC Legal Defense Fund does not have any underlying "profit motivation", as it is a non-profit trust. The Fund exists and functions solely to provide legal representation to officers in need.

24-HOUR COVERAGE

The PORAC Legal Defense Fund has attorneys available 24 hours a day, 7 days a week, to handle emergency or critical incidents.

**Areas currently
serviced by LDF**



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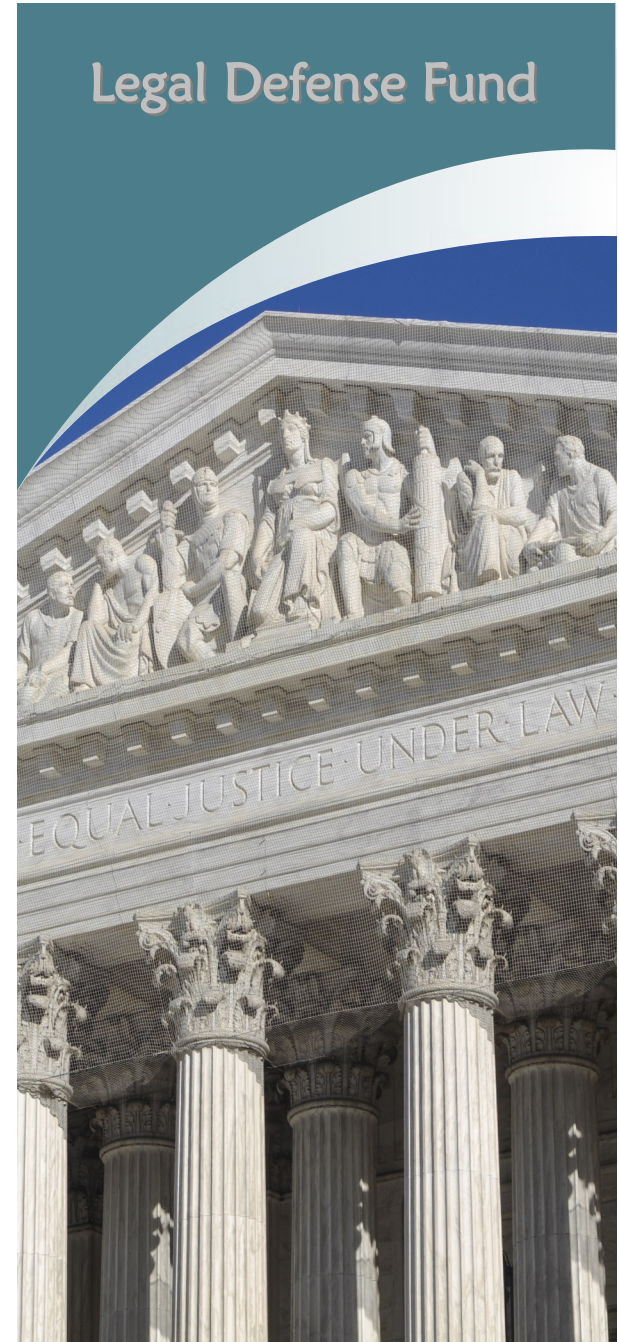


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Legal Defense Fund





- The PORAC Legal Defense Fund is the nation's largest and most successful Legal Defense Fund; run by and for peace officers.
- The Fund is a non-profit ERISA Trust that provides legal service benefits for public safety personnel.
- The Fund has been in existence since 1974 and currently has more than 135,000 law enforcement participants.
- Many plans will only cover one employee in a multi-employee incident. With the Legal Defense Fund, everybody gets representation.

The Legal Defense Fund offers three specific areas of coverage:

- **Administrative Discipline:**

Representation in administrative disciplinary actions (e.g., demotion, suspension, termination). The plan covers all aspects of the administrative appeal process beginning at the onset of the investigation; however, for acts not within scope of employment, administrative coverage is provided only through the initial administrative meeting.

- **Criminal:**

Representation by an experienced criminal attorney from the first indication of potential criminal exposure (e.g. shooting, death in custody, use of force resulting in serious physical injury) arising from an act committed within the scope of employment. This benefit is available regardless of which agency performs the criminal investigation, (e.g. Federal, State, or Local). Representation begins at the onset of investigation and continues through trial.

- **Civil:**

Representation by an experienced civil attorney when a peace officer is sued for an act within the scope of employment, but the employing agency refuses to defend the officer. When the officer's employing agency defends, but fails to fully indemnify that officer, the Plan will provide an experienced attorney to monitor the case. The civil case monitor will ensure the officer receives adequate representation by the employer, ensures the representation remains free from any conflicts of interest, and is available to answer any questions the participant may have about the case or address any concerns the participant may develop regarding the representation by the employer.

The Legal Defense Fund also offers the following Customary and Usual services:

- Investigators
- Expert Witnesses
- Polygraph examiners
- Court Reporters
- Conflict Coverage (separate counsel when needed)

COST:

PLAN I: Begins at \$15.00 per member per month. (Subject to adjustment based upon usage.)

Coverage Includes:

- *Administrative Discipline*
- *Criminal*
- *Civil*

PLAN II: \$6.00 per member per month. Coverage is only for acts or omissions within the scope of employment.

Coverage Includes:

- *Criminal*
- *Civil*

PLAN III: Begins at \$9.00 per member per month. (Subject to adjustment based upon usage.) Coverage is only for acts or omissions within the scope of employment.

Coverage Includes:

- *Administrative Discipline**
- *Criminal*
- *Civil*

**The Administrative coverage shall include only those actions in which:*

- *The discharge of a weapon is involved; or*
- *Serious injury or death occurs; or*
- *The Participant has been given formal written notice of proposed administrative discipline in the form of a suspension of more than forty hours.*