



NO CAP ON BENEFITS

The PORAC Legal Defense Fund prides itself on a long history of providing 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.

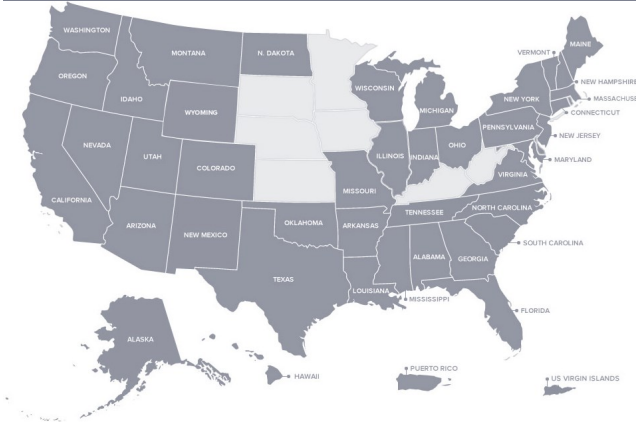
NON-PROFIT

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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P.O. Box 693130
Stockton, CA 95269

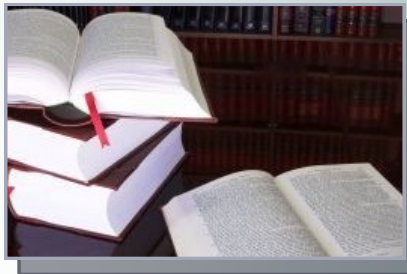
Phone: 888-556-5631
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www.facebook.com/PORAC
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Legal Defense Fund
Individual Membership Program



- 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 117,000 law enforcement participants.
- The LDF has spent more than \$1,000,000 on a number of cases. In its entire history the LDF has never cut a members' benefits because it was "too expensive." This is a record that few legal plans can match.



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 hearing.

- **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)

PLAN I

Cost of Membership

\$270.00 annually; includes LDF and PORAC membership.

Coverage Includes:

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

Attorney Selection

If an Individual Membership Program (IMP) member has a matter that requires legal representation, and which falls under the terms of the LDF Plan Document for coverage, then the LDF Legal Administrator will assign a local LDF panel attorney to handle that specific matter. Coverage will be provided by a highly qualified and experienced LDF panel attorney.

Qualifications for Membership

To qualify for enrollment in the LDF IMP, you must also remain a member of your collective bargaining unit. If you voluntarily terminate your membership in your collective bargaining unit, then your membership in the LDF IMP will also be terminated.

Eligible Agencies

The IMP is currently limited to select agencies. For a list of eligible agencies, please refer to the application on the LDF website:

www.poracldf.org/plans-and-rates/individual-membership