

# MetLaw for Brown & Brown of Florida, Inc. Employers

**When life calls for legal help, MetLaw is there for you.**

**\$21.75 per month** covers you, your spouse and dependents. Telephone and office consultations are available for an unlimited number of personal legal matters with an attorney of your choice.

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| <b>Money Matters</b>          | <ul style="list-style-type: none"> <li>- Debt Collection Defense</li> <li>- Identity Theft Defense</li> <li>- Identity Management Services<sup>1</sup></li> </ul>                              | <ul style="list-style-type: none"> <li>- Negotiations with Creditors</li> <li>- Personal Bankruptcy</li> <li>- Promissory Notes</li> </ul>   | <ul style="list-style-type: none"> <li>- Tax Audit Representation</li> <li>- Tax Collection Defense</li> <li>- Triple Bureau Credit Monitoring<sup>1</sup></li> </ul>   |
| <b>Home &amp; Real Estate</b> | <ul style="list-style-type: none"> <li>- Boundary &amp; Title Disputes</li> <li>- Deeds</li> <li>- Eviction Defense</li> <li>- Foreclosure</li> <li>- Mortgages</li> </ul>                     | <ul style="list-style-type: none"> <li>- Property Tax Assessment</li> <li>- Refinancing &amp; Home Equity Loans of Primary, Second or Vacation Home</li> </ul>   | <ul style="list-style-type: none"> <li>- Sale or Purchase of Primary, Second or Vacation Home</li> <li>- Security Deposit Assistance</li> <li>- Tenant Negotiations</li> <li>- Zoning Applications</li> </ul> |
| <b>Estate Planning</b>        | <ul style="list-style-type: none"> <li>- Codicils</li> <li>- Complex Wills</li> <li>- Healthcare Proxies</li> <li>- Living Wills</li> </ul>  | <ul style="list-style-type: none"> <li>- Powers of Attorney (Healthcare, Financial, Childcare, Immigration)</li> </ul>   | <ul style="list-style-type: none"> <li>- Revocable &amp; Irrevocable Trusts</li> <li>- Simple Wills</li> </ul>  |
| <b>Family &amp; Personal</b>  | <ul style="list-style-type: none"> <li>- Adoption</li> <li>- Affidavits</li> <li>- Conservatorship</li> <li>- Demand Letters</li> <li>- Garnishment Defense</li> <li>- Guardianship</li> </ul> | <ul style="list-style-type: none"> <li>- Immigration Assistance</li> <li>- Juvenile Court Defense, Including Criminal Matters</li> <li>- Name Change</li> <li>- Parental Responsibility Matters</li> <li>- Personal Property Protection</li> </ul> | <ul style="list-style-type: none"> <li>- Prenuptial Agreement</li> <li>- Protection from Domestic Violence</li> <li>- Review of ANY Personal Legal Document</li> <li>- School Hearings</li> </ul>             |
| <b>Civil Lawsuits</b>         | <ul style="list-style-type: none"> <li>- Administrative Hearings</li> <li>- Civil Litigation Defense</li> <li>- Incompetency Defense</li> </ul>  | <ul style="list-style-type: none"> <li>- Disputes Over Consumer Goods &amp; Services</li> </ul>  | <ul style="list-style-type: none"> <li>- Pet Liabilities</li> <li>- Small Claims Assistance</li> </ul>  |
| <b>Elder-Care Issues</b>      | Consultation & Document Review for your Parents:<br><ul style="list-style-type: none"> <li>- Deeds</li> <li>- Leases</li> </ul>  | <ul style="list-style-type: none"> <li>- Medicaid</li> <li>- Medicare</li> <li>- Notes</li> <li>- Nursing Home Agreements</li> </ul>   | <ul style="list-style-type: none"> <li>- Powers of Attorney</li> <li>- Prescription Plans</li> <li>- Wills</li> </ul>   |
| <b>Vehicle &amp; Driving</b>  | <ul style="list-style-type: none"> <li>- Defense of Traffic Tickets<sup>2</sup></li> <li>- Driving Privilege Restoration</li> </ul>  | <ul style="list-style-type: none"> <li>- License Suspension Due to DUI</li> </ul>  | <ul style="list-style-type: none"> <li>- Repossession</li> </ul>  |
| <b>E-Services</b>             | <ul style="list-style-type: none"> <li>- Attorney Locator</li> <li>- Financial Planning</li> </ul>   | <ul style="list-style-type: none"> <li>- Insurance Resources</li> <li>- Law Firm E-Panel</li> </ul>  | <ul style="list-style-type: none"> <li>- Self-Help Legal Documents</li> <li>- Work/Life Resources</li> </ul>  |

To learn more, visit [info.legalplans.com](http://info.legalplans.com) and enter access code: **LegalCM** or call our Client Service Center at **1.800.821.6400** Monday-Friday, 8am-8pm (EST Time).

1. These benefits provide the Participant with access to LifeStages Identity Management Services and FraudScout Triple Bureau Credit Monitoring Services provided by CyberScout, LLC. CyberScout is not a corporate affiliate of Hyatt Legal Plans.
2. Does not cover DUI.

Group legal plans are provided by Hyatt Legal Plans, Inc., a MetLife company, Cleveland, OH. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan Property and Casualty Insurance Company and Affiliates, Warwick, RI.

No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters.

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