



M E M O

TO: Legal Defense Plan Membership

FROM: FOP Legal Defense Plan Board of Directors

RE: Upcoming Price Increase

Effective January 1, 2010 The Legal Defense Plan will be incurring a price increase of \$2.00 per month for full coverage. This will take the annual cost for groups to \$221 and individuals to \$239.

To coincide with the price increase the board has also voted to broaden coverage by providing administrative off duty coverage as part of the program. Off duty coverage provides \$2,500 per occurrence defense costs for administrative claims that arise from discipline or sanction for activities **NOT** "in the scope of employment"

The price increase will take effect on your annual policy renewal date. At that time your coverage will be broadened to reflect the added benefit. If you wish to implement the administrative off duty coverage prior to your policy renewal, please contact us and we will work with you to accommodate the request.

The Legal Plan values your business and thanks you for your continued support. If there are questions pertaining to this increase please forward those to Hylant Group at 800-341-6038 or you can contact Robert Imborek (Chairman, Legal Defense Plan, Inc) at 219-736-0744.