Legal Protection For Certified State Vendors.



Qualified for a contract you didn't get? We can help!

Legal protection for a state vendor is vital. So is having options. In government contracting unexpected legal matters come up every day. Now that you are certified, you need legal protection. Our small business plan for state vendors is the answer, with three levels of legal protection for different business sizes, that way, you only pay for what you need. Whichever you choose, we help your business with any legal matter, from legal consultation and contract reviews to debt collection and more. And since your dedicated law firm is prepaid, its sole focus is on serving you, rather than billing you. So get the level of legal protection your company needs and the peace of mind you want in a complex industry.

Important links: (For details-Click Here-PDF) (For 30 Day Trial-Click Here)

Tax deductable Vendor Protection Plans Starting At \$39/Month

Membership Benefits Include:

- Legal Consultation
- Contract and Document Review
- Debt Collection Assistance
- Legal Correspondence
- Trial Defense Services
- *Specific exclusions and limitations apply. Please see a contract for specific details.

101 Reasons

Our Tax deductable Legal Plan for State Vendors is right for Your Business

In government Contracting unexpected legal questions arise every day, and with this plan, you'll have access to an entire quality law firm that covers multiple areas of law for covered business situations no matter how traumatic or trivial they may seem.

- You have to renew your business lease agreement
- You are unsure how the new SBA laws affect your business.
- You are thinking about expanding your business.
- You don't have an employee policies and procedures manual.
- 5. You are selected for an IRS audit.
- Your parents die and leave you in charge of the family business.
- 7. You are tired of hidden fees.
- 8. You do not have a retirement savings plan.
- 9. You are having a landlord/tenant dispute.
- You're unsure how to handle customer complaints.
- 11. You are buying or selling a building.
- You're interested in trademarking your business.
- Your landlord raises rent in violation of your verbal agreement.
- You caught a teenager shoplifting in your store.
- 15. You've had issues with your business taxes.
- 16. Your new equipment doesn't work.
- Creditors threaten to take action against you for your ex-partner's debts.
- 18. Your employees are calling in sick to deal with life issues.
- 19. You employ your teenager.
- 20. A customer is injured on your property.
- 21. You had employee data compromised.
- 22. A customer owes you money and files bankruptcy.
- 23. A creditor demands money.
- Your company car is damaged by a hit-andrun driver.
- 25. You need assistance collecting debt from a customer.
- **26.** You have a contractual agreement that is being challenged.
- 27. You're having issues with a contractor.
- 28. You discovered one of your employees stealing from the company.
- 29. You're having issues with manufacturer.
- 30. Your AC unit is broken and causing lost business.
- 31. You need your lease agreement reviewed.
- 32. You need to expand your building.
- 33. You need to lease equipment.
- 34. A vendor sells you defective merchandise.
- 35. An outside rep is accused of sexual harassment.

- 36. Your business is broken into.
- **37.** An employee falls down your stairs and sues the business.
- **38.** You need help with credit card liability resolution.
- **39.** You need assistance with a small claims issue.
- 40. You received a notice concerning rezoning.
- **41.** You are considering entering into a joint venture
- **42.** You're unsure how to handle harassment at your business.
- **43.** Your landlord enters your business without permission.
- **44.** Your business partner dies and has a surviving spouse and children.
- **45.** You feel it's time to let an employee go, and you want to ensure that you're taking proper legal steps.
- **46.** You're interested in a shareholder's agreement.
- 47. You are considering bankruptcy.
- **48.** Your insurance is canceled due to employee tickets.
- There's an allegation of discrimination in your company, and you want to know how to handle it.
- 50. A vendor refuses to honor a guarantee.
- **51.** You have an accident while driving the company vehicle.
- **52.** You have questions pertaining to 1099 vs. W2 employees.
- **53.** A vendor sends merchandise after you cancel your contract.
- 54. You have received bad checks.
- **55.** A property manager refuses to rent to you.
- **56.** You are denied credit for no apparent reason.
- 57. An online auction goes sour.
- **58.** The repair shop threatens small claims court for money you don't owe.
- **59.** You are considering issuing credit cards to key employees.
- **60.** You have questions about leasing vs. purchasing property for your business.
- 61. You made a sizable gift to charity.
- **62.** Angry words result in a slander lawsuit.
- 63. You need a patent for an invention.
- **64.** You need a copyright for your manuscript.
- **65.** Your business is wrongly accused of committing a crime.
- **66.** Sole proprietor vs. forming an LLC or becoming incorporated?
- Your company car is vandalized in a parking lot.

- **68.** A postal carrier slips on your un-shoveled sidewalk and breaks his or her leg.
- **69.** A customer demands a refund on merchandise out of warranty.
- 70. Your key employee fails a drug test.
- Your employee wrecks the company truck, and a person is injured.
- 72. You need help navigating product liability.
- 73. You have a worker's comp issue.
- 74. You need a contract reviewed.
- **75.** A repairman charges more than a given estimate.
- **76.** A creditor tries illegal collection tactics.
- **77.** An accident at your business results in a personal injury.
- Your business has been sued.
- **79.** Your new building has bad plumbing and a leaky roof.
- 80. You need help with insurance.
- **81.** A minor is caught breaking into your business.
- 82. You need to hire employees for the first time.
- **83.** You are considering offering voluntary benefits to full-time and part-time employees.
- **84.** You have a question about an easement on your property.
- 85. You need help with antitrust.
- 86. You need help with intellectual property.
- 87. You need to end a partnership immediately.
- 88. You're buying or selling a company vehicle.
- **89.** You need to take disciplinary action against an employee.
- 90. Your bank sends a foreclosure notice after one loan payment is late.
- **91.** A customer has published online complaints against you.
- 92. A repairman won't stand behind his work.
- 93. You have decided to form an LLC and need assistance.
- **94.** You have an issue with a former business partner regarding business assets.
- **95.** You receive a letter from a creditor, and it is not regarding your business' debt.
- 96. A bank reports bad credit activity unjustly.
- 97. You need advice concerning a merger.
- **98.** You are unsure about forming a C Corp, a S Corp or an LLC.
- 99. You can't make heads or tails out of the new tax forms.
- 100. You are concerned about data breaches and liability.
- 101. You have questions about import/export.

National Suppliers & Associates LLC State Vendor Legal Plan For Small Certified Small Business

The Legal Needs of Small Business

A Research Study Conducted by Decision Analyst Commissioned by LegalShield

About the Study

This study of small businesses in the U.S. was conducted over the Internet. A sample of owners and top executives of small businesses with 1 to 250 employees was drawn from the Executive Advisory Board®, Decision Analyst's online panel of managers, executives, directors, and owners of smaller businesses. Panelists were invited by email to the screening survey, and those who qualified were invited to Decision Analyst's DAISurvey™ website to participate in the study. A total of 1,007 interviews were completed online from May 2 through May 14, 2013. Statistical variation is 3 percent.

About Decision Analyst

Decision Analyst is one of the largest marketing research and analytical consulting firms in North America, and serves an array of Fortune 500 companies around the world. The firm specializes in strategy research, product testing, advertising testing, and marketing optimization using advanced simulation techniques. The firm is headquartered in the Dallas-Fort Worth area.

The Legal Needs of Small Business Survey shows that America's smallest businesses—those with 250 employees or less—face a host of legal issues, mostly alone, as they try to protect and grow their business.



State Vendor? Legal Issues – When, Not If...

The *Small Business Survey* reveals that an astounding number of small business owners face legal issues.



More than 13 million, or nearly 60%, of all small businesses have experienced significant legal events in the past two years.

Debt collection was the most frequently cited legal problem with 22 percent reporting having had trouble collecting money owed to them. Twenty percent of respondents said they needed contracts and documents reviewed to protect their company and nearly 10 percent said they had to deal with contractor or supplier disputes, Internet security breaches, product liability issues, employee theft, tax audits, employee confidentiality issues, and threats of customer lawsuits.

10 LEGAL ISSUES FACED BY SMALL BUSINESSES

- Debt collection
- Contract review
- Document review
- Contractor/Supplier disputes
- Internet security breaches

- Product liability issues
- Employee theft
- Tax audits
- Employee confidentiality issues
- Threats of consumer lawsuits

Going it Alone – Dangerous Attitudes

Despite the prevalence of legal issues facing small businesses, an alarming number of owners are facing these problems without the benefit of legal advice or counsel.



Nearly 60% of small business owners who said they experienced a legal event in the past two years reported not hiring an attorney to help them.

This reluctance to use an attorney comes despite the fact that nearly all respondents listed at least one legal issue as one of the "greatest threats to their business." Serious legal threats being handled alone by small business owners include collection of bad debt, contract preparation and execution, intellectual property protection, insurance disputes, employee and customer lawsuits, product liability issues, and tax problems.

When asked why they did not seek legal help for such serious issues, nearly 60 percent of small business owners who decided to forgo hiring an attorney did so because they believed they could handle the issue better on their own—even though only 1 percent of the respondents said they are a lawyer or "have a legal background."

Cost is a Barrier to Access

Cost also is a significant barrier to legal services for small businesses.



Owners reported spending an average of \$7,600 in legal expenses per year with 20% saying they spend \$10,000 or more per year for legal help.

Of the 13 million small businesses that said they had a significant legal event, 7 million (54 percent) did not seek the help of an attorney and 3 million of them (40 percent) cited the high cost as the reason. In fact, the cost of legal counsel was the number one contributor to a "negative" experience in working with a lawyer.



3 million small businesses cite high cost as the reason for not using an attorney.

A Better Option – Small Business Legal Plan For State Vendors

A significant number of small business owners deal with legal issues on their own because they don't believe hiring an attorney is worth the high cost they have to pay.



The most sought-after reasons for seeking legal help by small businesses were debt collection and the <u>review of contracts</u> and other business documents—two prominent services covered under LegalShield's Small Business Plans.

For a fraction of what a small business would pay a lawyer to handle a single issue, they can have access to their own *dedicated law firm to discuss an unlimited number of legal issues*. Despite the numerous legal issues small businesses face,



fewer than 20% of American small businesses subscribe to a legal plan, which could make getting the legal advice and counsel they need easy and affordable.

What is more troubling is that about half of small business owners say they've never even considered subscribing to one.

A significant number of owners see it differently, however. Of those who are considering a legal service plan, the overwhelming majority says they are considering subscribing to a legal plan to protect their business and save money, to have ready access to legal advice and counsel without having to pay the high cost usually associated with such access.



For small businesses that subscribe to a legal plan, 100% report they are satisfied with the services they receive.

This positive sentiment is similar to attitudes expressed by small businesses that seek out legal assistance in general. According to the survey, 90 percent of small business owners said they had a favorable experience when they sought out legal help.

SOME SERVICES COVERED UNDER THE SMALL BUSINESS STATE VENDOR LEGAL PLAN INCLUDE:

- Legal consultation on unlimited matters
- Business law expertise
- Contract and document review
- Debt collection assistance
- Up to 75 hours in trial defense services, including 15 hours of pre-trial preparation and 60 hours at trial, on covered matters

Small businesses that seek legal help say they get "positive results," "issues are resolved in my favor," and "avoided complications."

The survey further shows that small business owners spend a significant amount of time trying to deal with complex legal issues on their own. This is time they could be spending on managing and growing their business. Small business owners must wear many hats, but being the company lawyer does not have to be one of them.

A state vendor equipped with a Small Business Legal Plan have ready access to the quality legal advice and counsel they need so that they can focus on properly managing and growing their business.



With a Small Business Plan, state vendors have ready access to the quality legal advice and counsel they need so that they can focus on properly managing and growing their business.

Small Business Plan for State vendors

SmallBIZ 10

SmallBIZ 50

SmallBIZ 100

(10 or fewer employees)

(50 or fewer employees)

(100 or fewer employees)

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Price	\$39/mo., no enrollment fee	\$89 /mo., no enrollment fee	\$149 /mo., no enrollment fee
Designated Users	Up to 2	Up to 3	Up to 5
Legal Consultation*	Unlimited minutes & matters	Unlimited minutes & matters	Unlimited minutes & matters
Designated Consultations	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each	3 consultations per year at 30 minutes each
Legal Correspondence*	20 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter	30 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter	40 calls or letters per year (up to 6 in any 1 month) 1 follow-up letter per subject matter
Collection Letters	5 per month	10 per month	15 per month
Document Review	20 per year, 15 page limit each (up to 6 in any 1 month)	30 per year, 15 page limit each (up to 6 in any 1 month)	40 per year, 15 page limit each (up to 6 in any 1 month)
Trial Defense for Business*	None	75 total hours per year; includes up to 15 hours of pre-trial time	75 total hours per year; includes up to 25 hours of pre-trial time
Additional Discount	25%	25%	25%

^{*}See information in the blue below for additional details of these benefits.

Legal Consultation

Pick up the phone and call your Provider Law Firm on any legal issue affecting your business including, but not limited to:

- Hiring/firing
- Small claims
- Equipment leases
- Incorporation
- Bankruptcy
- Joint ventures
- Landlord/tenant disputes
- Bad check recovery

- Customer complaints
- Vendor issues
- Creditor harassment
- Identity theft
- Government compliance
- Verbal contracts
- City zoning
- Workers' compensation

Designated Consultations

For out-of-state legal matters and specific areas of law, your business is entitled to three 30-minute phone consultations per year with an experienced attorney at your Provider Law Firm. Further services required beyond the telephone consultation will be provided at a discount of 10% - 25% from the provider attorney's standard hourly corporate rate.

- Commodities
- Securities
- Patents
- Copyrights
- Trademarks
- Antitrust
- International law
- Immigration

- Admiralty
- Complex tax issues
- Import/export customs issues
- Issues arising outside your state, within the U.S.
- Intellectual property

Who is eligible for the plan?

The Business Plan is available to for-profit businesses with 100 or fewer employees. Companies with publicly traded stock are excluded. Membership fees are calculated based on the plan chosen by the business owner. The owner may choose to purchase the plan that best meets their needs as long as number of employees does not exceed the number of employees covered by the chosen plan. Note, all consultation/services are contingent upon the provider attorney's professional judgment.

Legal Consultation Services:

Specific legal matters covered under Designated Consultations are not covered under this benefit.

Legal Correspondence Services:

Collection letters, covered by the Debt Collection Letters Benefit, are specifically excluded from this benefit.

Trial Defense Services:

Does not cover claims or charges relating to workers' compensation, inquiries or actions by a government agency, bankruptcy proceedings, alcohol or substance abuse, chemical abuse or dependency, class actions or interventions, amicus curiae filings, class actions filed in which your business is a party or potential party, or preexisting conditions.

You may use your preferred member discount and phone consultation benefit for any plan exclusions. Fines, court costs,

penalties, expert witness fees, bonds, bail bonds, and any out-ofpocket expenses are your responsibility and are not part of your membership fees and/or benefits. A retainer fee may be required prior to services being rendered for services not otherwise covered by your membership benefits.

Due to regulatory requirements, benefits and rates vary in certain states and provinces. The information contained in this material is for illustrative purposes only and is not a contract. It is intended to provide a general overview of plan coverage; only a plan contract can give actual terms, coverage, amounts, conditions and exclusions

Worry Less. Bid More.

The Legal Needs of Small Business Study shows that small business owners deal with legal issues on their own because they don't believe hiring an attorney is worth the significant cost they have to pay.

The State Vendor Small Business Plan removes the cost barrier and allows small businesses to access experienced attorneys so they can get the legal help they need.



Today we provide legal services to 47,000 small businesses across North America.

Today we provide legal services to 1.4 million members and 47,000 small businesses across North America.



We have dedicated law firms in 49 states and 4 provinces in Canada.

(For 30 Day Trial Click here)

For a low monthly fee, members get access to qualified attorneys who are experienced in the areas of law that most impact small businesses. We have dedicated law firms in 49 states and 4 provinces in Canada with an average of 19 years of experience. The attorneys at the firms assist small businesses with such things as incorporation, collecting debts, reviewing contracts and documents for state vendors, employee issues and more.