

PLAINTIFF COST SOLUTIONS

Claims Guideline



OUTCOME	COVERAGE: 50% pre-trial disbursements	COVERAGE: 100% pre-trial disbursements	DOCUMENTATION REQUIRED
<p>Dismissal The conclusion of your civil action, following a hearing of the issues in dispute, that results in no financial recovery by you.</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<ol style="list-style-type: none"> Judgment of court; Bill of Costs of Defendant(s), including list of disbursements of Defendant(s); and List of disbursements of Plaintiff, with corresponding invoices and proof of payment.
<p>Trial Cost Consequences After a hearing of the issues in dispute that concludes your civil action, you incur cost consequences as a result of failing to obtain greater financial recovery than your opponent's last formal offer to settle.</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<ol style="list-style-type: none"> Judgment of court; Bill of Costs of Defendant(s), including list of disbursements of Defendant(s); and List of disbursements of Plaintiff, with corresponding invoices and proof of payment.
<p>Unsatisfied Judgment You win your civil action at trial, but your opponent cannot pay the legal costs and disbursements that a court ordered your opponent to pay you.</p>	<p>100% coverage for disbursements No coverage for post-trial adverse costs</p>	<p>100% coverage for disbursements No coverage for post-trial adverse costs</p>	<ol style="list-style-type: none"> Judgment of court; List of disbursements of Plaintiff, with corresponding invoices and proof of payment; and Proof of efforts to collect from Defendant(s).
<p>Withdrawal You elect to discontinue or dismiss your civil action in accordance with your lawyer's advice, and you receive no financial recovery from your opponent.</p>	<p>50% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>Formal proceedings issued:</p> <ol style="list-style-type: none"> Dismissal Order or Notice of Discontinuance; Full and Final Release OR signed, redacted letter to client confirming election to dismiss / discontinue civil action, for no financial recovery; and List of disbursements of Plaintiff, with corresponding invoices and proof of payment. <p>No formal proceedings issued:</p> <ol style="list-style-type: none"> Statement of Account; Signed, redacted letter to client confirming election not to issue civil action, for no financial recovery; and List of disbursements of Plaintiff, with corresponding invoices and proof of payment.
<p>Abandonment You fail to provide your lawyer with instructions with respect to your civil action, as a result of which your lawyer terminates your contingency fee agreement.</p>	<p>50% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>100% coverage for disbursements 100% coverage for post-trial adverse costs</p>	<p>Formal proceedings issued:</p> <ol style="list-style-type: none"> Order removing counsel from record; and List of disbursements of Plaintiff, with corresponding invoices and proof of payment. <p>No formal proceedings issued:</p> <ol style="list-style-type: none"> Statement of Account; Signed, redacted letter to client confirming election not to issue civil action; and List of disbursements of Plaintiff, with corresponding invoices and proof of payment.
<p>Below Threshold Net Financial Recovery Your civil action is concluded by receiving financial recovery by agreement to settlement, but the net recovery, after payment of reasonable disbursements, is less than the amount of the premium.</p>	<p>Waiver of premium No coverage for disbursements No coverage for post-trial adverse costs</p>	<p>Waiver of premium No coverage for disbursements No coverage for post-trial adverse costs</p>	<ol style="list-style-type: none"> Full and Final Release substantiating settlement amount, signed no more than 60 days prior to submission to ARAG; List of disbursements of Plaintiff, with corresponding invoices and proof of payment for all disbursements; and Statement of Account.
<p>Disbursements Exceed Financial Recovery Your civil action is concluded by receiving financial recovery by agreement to settlement, but the amount of your disbursements exceeds the amount of your financial recovery.</p>	<p>50% coverage for disbursements not covered by the financial recovery</p>	<p>50% coverage for disbursements not covered by the financial recovery</p>	<ol style="list-style-type: none"> Full and Final Release substantiating settlement amount, signed no more than 60 days prior to submission to ARAG; List of disbursements of Plaintiff, with corresponding invoices and proof of payment for all disbursements; and Statement of Account.

Initial Notification Deadline for all claim types: 60 days

*Please read the policy wordings for full details. Coverage is subject to the terms, conditions, and exclusions of the policy.