

LYNDON SOUTHERN INSURANCE COMPANY

[Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220, Houston, TX 77058 (877) 474-7184]
(herein called the Company)

MASSACHUSETTS

POLICY NUMBER: _____

Insured:

Address:

City:

State:

Zip:

POLICY PERIOD:

Effective: _____ From: _____ at 12: 01 A.M

FIREARMS LEGAL DEFENSE PROGRAM

DECLARATIONS

In consideration of the payment of premiums and subject to all of the terms of this Policy, Lyndon Southern Insurance Company agrees to make available legal services described herein to the person insured hereunder whose name is: _____

(herein called "Member")

The rate of premium of this Policy per month per Member as defined in the Policy is: \$ _____

If the Member chooses to add coverage for their spouse as defined in the Policy, the rate of premium is:

\$ _____

If the Member chooses to add coverage for their minor children as defined in the Policy, the rate of premium is:

\$ _____

If the Member chooses to add Multi-State Protection as defined in the Policy, the additional rate of premium is:

\$ _____

If the Member chooses to add coverage for Hunting Activity, the additional rate of premium is: \$ _____

If the Member chooses to add coverage for Bail Bond and Expert Witness Protection, the additional rate of premium is: \$ _____

If the Member chooses to add coverage for Gunowner Identity Theft Coverage, the additional rate of premium is \$ _____

This Policy is subject to the laws of the jurisdiction that it is issued in.

The coverage afforded to the Member is only with respect to this Policy as indicated herein. The limit of the Company's liability shall be as stated in this Policy.

The provisions in the following pages hereof form a part of this Policy are fully incorporated herein over the signatures appearing below.

EMERGENCY HOTLINE NUMBER: [XXX-XXX-XXXX]

In WITNESS WHEREOF, LYNDON SOUTHERN INSURANCE COMPANY

has caused this Policy to be executed at its Administrative Office in Houston, Texas on the Effective Date of this Policy.



Secretary



President

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LYNDON SOUTHERN INSURANCE COMPANY

[Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220, Houston, TX 77058 (877) 474-7184]
(herein called the Company)

MASSACHUSETTS

MEMBER POLICY FIREARMS LEGAL DEFENSE PROGRAM

In consideration of the payment of premiums and subject to the terms of this Policy, Lyndon Southern Insurance Company agrees to make available legal services described herein.

I. INSURING AGREEMENT

Lyndon Southern Insurance Company will provide legal services to Members and Covered Persons who legally possess a weapon and has a Use of A Weapon as determined herein in defense of themselves, other persons, or property.

Various provisions in this Policy restrict coverage.

Read the entire Policy carefully to determine rights, duties and what is and is not covered.

II. DEFINITIONS

- a. Insurer – Lyndon Southern Insurance Company, [Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220, Houston, TX 77058 (877) 474-7184]
- b. Application – Means all signed applications for this Policy, including any attachments, addenda and other materials submitted in conjunction with the signed applications(s).
- c. Covered Person – Means spouse and/or minor children with all premiums paid.
- d. Plan Administrator - Business entity appointed by an Insurer to solicit applications, policyholder services and issue policies.
- e. Member – Person who has submitted an Application, been accepted by the Insurer, and has paid all Premiums due.
- f. Premium(s) – The amount paid for this Policy as described on the Declarations Page.
- g. Plan Attorney – A licensed attorney contracted by the Insurer to provide legal services for the Member and Covered Persons under this Policy.
- h. Policy – This agreement detailing the terms and conditions of this contract of insurance, which has entered into between the Insurer and Member.
- i. Use Of A Weapon – Any incident where the Member or Covered Person either discharges or displays a weapon for the purpose of using the weapon to stop a threat. For purposes of this Policy, a weapon is defined as any firearm, including a handgun, electronic weapon or device, tear gas gun, knife or billie, or any other lawful

weapon at their disposal. This term does not include taking the weapon to a location that is prohibited by federal, state or local law.

III. PARTIES TO THE POLICY

- a. This legal expense insurance Policy is administered by the Plan Administrator on behalf of the Insurer. The Plan Administrator shall provide Member or any Covered Persons with a Plan Attorney for any incident covered by this Policy. The Plan Attorney shall perform the legal services described herein.
- b. Member or any Covered Person may receive benefits from the legal services provided by Insurer. The benefits provided under this Policy shall be available to the Member who has paid all Premiums due under the Policy. The legal services described herein shall be available to the Member who applies and pays the appropriate Premium under the Policy. The effective date of the legal services is the day of signup where the first payment is made by the Member. The term of this Policy is twelve (12) months from the effective date. The term of this Policy shall automatically be renewed for twelve (12) months on the anniversary of the effective date, unless the Policy is terminated by the Member or under the express terms of this Policy.
- c. The legal services described herein shall be available to the Member's minor children if Member tenders the applicable Premiums. Such services shall include protection to Member's minor children, who shall become Covered Persons upon the payment of the appropriate Premiums. Effective date of the legal services for minor children is the day of signup where the first applicable Premium is paid by the Member.

IV. LEGAL SERVICES & BENEFITS

- a. The Premiums paid by the Member entitles the Covered Persons to the legal services described herein and provided by a Plan Attorney. These services may be used by calling Insurer on the business telephone numbers provided on membership cards, or, in case of emergency the 24/7 shooting hotline telephone number provided to each Member, shown on the Declarations Page.
- b. The legal representation provided by this Policy is provided for a Member or any Covered Person by an attorney in any criminal or civil procedure arising from an incident involving a Member or any Covered Person providing that:
 - (i) Member or Covered Person is, in good standing having paid all applicable Premiums;
 - (ii) Member or Covered Person has a "Use Of A Weapon" in the Covered State as defined above;and
 - (iii) Use Of A Weapon is in a place within the Covered State where the Member or Covered Person is legally permitted to possess a weapon.

Legal representation for these matters shall extend to and include a trial (including retrials) on the merits in a court or tribunal of competent jurisdiction, and a direct appeal of any final judgment to the court with appellate jurisdiction over such appeal and a further appeal to the highest court of appeals in such jurisdiction. This agreement shall not provide coverage for an appeal that is frivolous and in bad faith or solely for the purposes of delay or harassment. This Policy provides no benefit for any incident that occurred prior to the effective date of the Policy or after its termination.

- c. An emergency hotline is maintained and answered 24 hours a day for Member access to a Plan Attorney for legal advice immediately after Use Of A Weapon.
- d. Member or Covered Person access to a Plan Attorney is provided for legal advice regarding carrying and use of weapons and to give on-going legal advice on general weapons law.
- e. If the Member tenders the appropriate Premiums for Multi-State Protection provided by Insurer, the Member and any Covered Persons shall be entitled to the same legal services and benefits as described herein for all 50 states and the District of Columbia. Multi-State Protection applies to all legal services and benefits described herein. Multi-State Protection is subject to the limitations and exclusions provided herein.

- f. If the Member tenders the appropriate Premiums to include protection for minor children, Member shall be entitled to legal services and benefits described herein for his or her minor children in the event the minor child has a Use Of A Weapon incident. Minor children are subject to the same limitations and exclusions provided herein.
- g. The Member and Covered Person will also receive:
 - 1. Periodic updates on topics affecting gun owners;
 - 2. Educational material concerning gun ownership, gun rights and the law; and
 - 3. A membership card with a unique member number and the applicable emergency hotline telephone number.

V. LIMITATIONS & EXCLUSIONS

- a. In order for a Member or Covered Person to receive the benefits described in this Policy, at the time of a Use Of A Weapon incident occurs, the Member or Covered Person must be:

(1) in legal possession of a weapon, and

(2) at the time of the Use Of A Weapon the Member must be in a location where Member or Covered Person could legally possess a weapon.

Insurer or Insurer's Plan Attorney will have no obligations under this Policy to defend or represent a Member or Covered Person if at the time the Member or Covered Person uses his or her weapon, the Member or Covered Person was not in lawful possession of the weapon, or was in a location, without legal justification, where possession of a weapon is illegal under state, federal, or local law or expected or intended injury.

"Bodily injury" or "property damage", expected or intended, from the standpoint of the Member or Covered Person. This exclusion does not apply to "bodily injury" resulting from the use of reasonable force to protect persons or property.

- b. Costs And Fees Not Covered Under This Contract. This Policy covers all Plan Attorneys' fees for a covered incident, however, it is expressly understood that any expenses or costs associated with court filing fees, sheriff fees for service of summons or process, deposition and discovery costs, fines, penalties, damages assessed, investigators, expert witnesses, witnesses attendance, or other persons necessary to assist in the defense of the case, bail bonds, or other court fees shall be solely the responsibility of the Member and paid directly by the Member. This Policy shall not cover expenses related to securing the testimony or evidence of any witness or expert witness, including but not limited to witness fees, witness travel expenses, and/or lodging.
- c. This Policy specifically excludes all Hunting Activities including but not limited to criminal charges alleging a violation of criminal hunting of Feral Swine and fishing.
- d. This Policy specifically excludes legal representation in any criminal or civil actions for conduct that is not directly and specifically related to the Covered Person's Use Of A Weapon.
- e. This Policy specifically excludes legal representation in criminal or civil matters arising from the Covered Person's possession of a weapon in violation of local, state, or federal laws or in the commission of any crime for which justification under state law is inapplicable.
- f. This Policy specifically excludes providing legal representation by a Plan Attorney for any incident, criminal investigation or prosecution arising from the Use Of A Weapon by the Member or Covered Person against the Member or Covered Person's current or former family member, household or dating relationship as defined in the state statutes or other applicable state law.
- g. This Policy excludes all states except, the state listed on the Declarations Page. This exclusion does not apply if Multi State Coverage has been purchased and is shown on the Declarations Page.

VI. OPERATION & ADMINISTRATION OF PLAN

- a. The Plan is administered by Insurer who shall provide services for Members and Covered Persons whose premiums are current, through Plan Attorneys pursuant to a participating attorney's contract with Insurer.
- b. Insurer shall enter into contractual agreements with the Plan Attorneys to provide legal services to Member and Covered Persons. The Plan Attorneys shall be selected by Insurer for Members and Covered Persons. No Member or Covered Person is required to consult with or be represented by a Plan Attorney. Each Member and Covered Person is free to consult with any attorney of their choice about any matter, including matters covered by this Policy, at the Members or Covered Person's sole expense. Member or Covered Person shall be responsible for all attorneys' fees, cost and expenses of this different counsel and shall receive no reimbursement under this contract. Insurer will not pay attorney's fees to any other attorney other than a Plan Attorney.
- c. Insurer shall maintain complete control over all administrative procedures. Insurer may alter or amend the Policy upon the renewal date of the Member's policy. Any changes to the Policy shall be made effective only upon renewal of the Policy and shall not act to deprive Member or Covered Person of any service to which they were entitled for matters pending at the time of the change. Member or Covered Person must be notified of any change 30 days in advance of the change.
- d. No change in the Policy is valid until the change has been approved by an executive officer of Insurer and unless such change is endorsed or attached to the Policy. There is no modification of the Policy rates while it is in effect. Policy rates may be modified upon renewal of the Policy on the anniversary date of sign-up.
- e. This Policy is not transferable and the benefits contained herein are not assignable and shall provide no amount of reimbursement of costs, fees or expenses unless expressly covered by this contract.

VII. CANCELLATION OF POLICY & REINSTATEMENT

- a. A Member may terminate the Policy by providing Insurer or Plan Administrator with written notice of the Member's intent to terminate the Policy and the termination date requested.
- b. Insurer may cancel a Policy by mailing a written notice of cancellation to the Member to the last known address according to the records of Insurer. Insurer must mail notice of cancellation before the 30th day preceding the effective date of the cancellation. The notice must state the effective date of the cancellation and the reason for cancellation.
- c. After 60 days during which the Policy has been in force, the Policy may only be cancelled by Insurer due to:
 1. Conviction of a crime arising out of acts increasing the hazard insured against;
 2. Discovery of fraud or material misrepresentation of the Member in obtaining the Policy or in perfecting a claim hereunder;
 3. Discovery of any willful or reckless act or omission of the Member increasing the hazard insured against;
 4. Changes in the loss exposure which increase the hazard insured against;
 5. A determination by a regulatory body that continuation of this Policy would violate or place the Insurer in violation of the law; or
 6. A material increase in the hazard insured against.

If Insurer cancels the Policy of Member due to nonpayment, Insurer must mail notice of cancellation before the tenth (10th) day preceding the effective date of the cancellation. The notice must state the effective date of the cancellation and that the Policy is being cancelled because of nonpayment.

- d. The Policy will be reinstated, with full rights and benefits, provided the Policy is not terminated pursuant to subsection c(2) or c(3) above and provided the Member remits to Insurer all Premiums due to bring the Policy to a current status before the termination date.

- e. In the event that the Member terminates their Policy for any reason, or has their membership cancelled, the legal services provided to the Member or any Covered Person shall be ended. If any Member or Covered Person has an active matter at the time of termination, the Plan Attorney shall complete the legal matter unless the Member or Covered Person does not desire to be further represented by the Plan Attorney involved in the matter, or by any other Plan Attorney.
- f. In the event that a membership is terminated by either the Member or the Insurer, the Member shall be entitled to a refund of unearned Premiums on a pro-rata basis. However, any monthly premiums that have not been earned by the Insurer shall be returned to Member within 15 working days after the effective date of cancellation, as determined by post mark. Insurer need not return amounts less than \$5.00, unless specifically requested to do so by Member. Likewise, should Member discharge a Plan Attorney as to any active matter without terminating membership of the Policy, no refund of earned Premiums shall be due to the terminated Member.
- g. Members shall have a 31-day grace period to reinstate this Policy, with full rights and benefits, provided this Policy is not terminated pursuant to c(2) or c(3) above, and provided the Member remits to Plan Administrator within a 31-day period all fees necessary to bring the account to a current status, and provided no incident involving the Use of A Weapon, or any incident as described under any Optional Legal Services and Benefits has occurred during such 31-day period.

VIII. DUTIES OF MEMBERS In the Event of A Claim

- a. Member has a duty to notify the Insurer or Plan Administrator if a Use Of A Weapon occurs by the Member and any Covered Person, as soon as practicable.
- b. A Member and Covered Person shall:
 - 1. Fully cooperate with Plan Attorney in a defense at any legal proceeding;
 - 2. Attend any and all court dates, court hearings, and other official appearances in connection with the claims in an active matter; Keep all appointments with Plan Attorney and, if an expected event occurs that prevents keeping an appointment, the Member or Covered Person shall immediately notify Plan attorney if an appointment cannot be kept.

IX. GENERAL PROVISIONS

- a. The Insurer, as part of the implementation of this Policy, enters into agreements with Plan Attorneys who have agreed to provide services to the Members or Covered Persons under the conditions under each agreement. In none of these instances does the Insurer stand in the position of guarantor as to the honesty, proficiency, accuracy, or resourcefulness of the individual Plan Attorney or firm of Plan Attorney. Accordingly, if any Plan Attorney to whom a Member or Covered Person uses for a legal matter under this Policy performs or omits an act which may give rise to a claim for malpractice, the Member's or Covered Person's sole recourse will be against the individual Plan Attorney or Plan Attorney's firm, that is handling that Member's or Covered Person's legal matter.
- b. In the event of a complaint from a Member or Covered Person about a Plan Attorney, Insurer will attempt to resolve the complaint or to transfer the Member or Covered Person to another designated Plan Attorney. Before any such action is taken the Plan Attorney will be given an opportunity to resolve the problem. If the Insurer is unable to find a Plan Attorney willing to perform the services covered by this Policy or if the Plan Attorney is disqualified or otherwise unable to perform the services, the Insurer will select or appoint another Plan Attorney to provide the services to the Member or Covered Person.
- c. In the event that Member or Covered Person should have a problem, complaint, or grievance concerning the legal services provided by the Plan Attorney, the Member or Covered Person may request a conference with the Plan Attorney and the Insurer by contacting the Insurer at the number indicated on the Declarations Page. The Member or Covered Person may request a conference with an impartial third party chosen by mutual agreement between Insurer and Member or Covered Person. A conference shall be held with Insurer, Plan Attorney, Member, Covered Person (if different from the Member) and the impartial third party in an effort to resolve the problem, complaint, or grievance.
- d. Member may at any time contact the Massachusetts Division of Insurance to request a hearing on any dispute or controversy arising between the Insurer or Sponsor and any subscriber or between any attorney and

subscriber pursuant to Title XXII, Chapter 176H of the General Laws of the Commonwealth of Massachusetts. Any and all complaints and grievances between any Member or Covered Person and Insurer or any of its affiliates and/or the Plan Attorney and/or any of its affiliates shall be submitted to binding arbitration in Duval County, Florida, pursuant to the terms and provisions of the American Arbitration Association.

- e. Any Member or Covered Person has the right to file a grievance with the Bar Association concerning any Plan Attorney's conduct. Nothing in this Policy shall be deemed to interfere with the Board of Bar Overseers' right to discipline attorneys for a violation of any Bar Association Canon or Rule addressing honesty, integrity, or fair dealing. The grievance resolution machinery addresses only disputes between the Insurer, Plan Attorney, Member or any Covered Person, involving issues including coverage other than legal ethics.
- f. The obligation of the Plan Attorney in providing legal services under this Policy shall be solely to the Member or Covered Person. The Plan Attorney shall maintain the confidentiality of the attorney-client relationship in accordance with the Bar Rules and Codes of Professional Responsibility.
- g. The Insurer may refuse to provide legal services under this Policy, if the Insurer or the Plan Attorney believes that the legal services are in the furtherance of a legal matter which is believed to be clearly frivolous, or which would violate the Bar Rules or Code of Professional Responsibility.
- h. In the event that a Covered Person does not agree with the Plan Attorney's advice or recommendations, the Plan Attorney may terminate the representation if done pursuant to the Bar Rules or Code of Professional Responsibility. Member or Covered Person may at all times retain counsel other than the Independent Plan Attorney provided under this Policy, however, Member and Covered Person shall be responsible for all attorneys' fees, cost and expenses of this different counsel and shall receive no reimbursement under this Policy.
- i. The Insurer is not a law firm and any legal services are provided by independent third-party contracting attorneys. If Member or Covered Person seeks coverage under this Policy for a covered event under this Policy, then Member or Covered Person will have an attorney-client relationship solely with the Plan Attorney and there shall be no interference with that attorney-client relationship by the Insurer. Nothing in this Policy is intended to impair the ability of Member or Covered Person from addressing the conduct of a Plan Attorney with the Board of Bar Overseers. The Board of Bar Overseers is an independent administrative body that investigates and evaluates complaints against lawyers in Massachusetts. A Member or Covered Person may contact the Board of Bar Overseers at (617) 728-8750 in order to initiate a complaint. All complaints about the legal services provided, professional misconduct, or claims that services were not provided, as the case may be, by a Plan Attorney, are required by this Policy to be addressed solely with the Plan Attorney. Member and Covered Person acknowledges that, separate and apart from the independent third-party contracting attorneys provided for under this Policy, some owners or employees of Insurer may be licensed attorneys. Those attorneys who are also employees or owners of Insurer are NOT Plan Attorneys under this Policy, will not be providing legal services to Member or Covered Person, and will not have an attorney-client relationship with Member or Covered Person at any time.
- j. There are no subrogation rights under this Policy.
- k. It is expressly agreed and understood that NO PROMISES OR GUARANTEES as to the outcome of any case (past, current or future) have been made to Member or Covered Person by Insurer, Plan Administrator or Plan Attorney. It is further expressly agreed and understood that no other representations have been made to Member or Covered Person, except for those set out in this Policy.
- l. A Member Services Agent from the Plan Administrator will be glad to help a Member with any questions he or she may have about the services and the use of this Policy. Agents can help with personal information changes, payment options, grievances, and other general questions. A Member can contact **Member Services at [(877) 448-6839]**. After the Member receives Services, they will be sent a survey. The Member can state their likes or dislikes about their experience.

i. Obtaining Legal Services. A Member or Covered Person may use the legal services provided in this Policy by contacting a Plan Attorney by following the steps below:

Step 1: Call the Emergency Hotline. The Member or Covered Person may call the Emergency Hotline if an incident has occurred to speak with a Plan Attorney immediately. If the incident is not emergent in nature, the Member or Covered Person may call Member Services at (877) 448-6839 and ask to speak to an Independent Program Attorney. The Member Services agent will then connect the Member or Covered Person with the Plan Attorney.

Step 2: The Plan Attorney will submit a coverage determination form to the Plan Administrator.

Step 3: The Plan Administrator will verify the Member or Covered Person's Policy and determine whether the claim is approved or denied.

Step 4: If the incident is covered, the Plan Attorney informs the Member and proceeds with representation

Step 5: If the incident is not covered, the Plan Attorney informs the Member. The Plan Administrator will also send a denial letter to the Member or Covered Person explaining the reason for the denial and how to appeal the decision.

LYNDON SOUTHERN INSURANCE COMPANY
Domiciled in Wilmington, Delaware
[Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220,
Houston, TX 77058 (877) 474-7184]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

HUNTING ACTIVITY ENDORSEMENT

MASSACHUSETTS

SCHEDULE

Coverage	Additional Premium
Hunting Activity Endorsement	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

This optional endorsement applies if an additional premium has been paid and is shown on the Endorsement Schedule or Policy Declarations Page.

Exclusion V., c. of the Policy, is deleted and replaced with the following Legal Services Benefit:

Hunting Program Legal Representation Benefits:

A Member in good standing shall be entitled to coverage for the reasonable legal services of a Plan Attorney.

Benefits are limited to:

1. defense of any criminal charges, by a Plan Attorney, alleging a violation of Title 14 Chapter 131 Massachusetts General Law and Chapter 321 Code of Massachusetts Regulation as it pertains to Hunting Activity or fishing, against the Policy Holder;
2. defense of any criminal charges, by a Plan Attorney, alleging a violation of Title 50 of the Code of Federal Regulations as they pertain to Hunting Activity or fishing; or
3. defense of any civil claims, by a Plan Attorney, brought against the Member and any Covered Person that arises as a direct result of his or her Hunting Activity or fishing.

All such legal representations shall be subject to the limitations and exclusions set forth below.

Hunting Activity - means, in addition to actual hunting, an event or occurrence involving:

1. the use of a lawful firearm for skeet, clay and trap shooting, target practice, and competitive shooting events in locations where such activity is lawful; and
2. the use of bow and arrow, crossbow, or spear for hunting, target practice, or competitive archery events in locations where such activity is lawful.

Limitations and Exclusions: Plan Attorneys shall have no obligation under the provisions of the Hunting Activity Program to provide legal representation or legal defense if:

1. at the time of the occurrence giving rise to a claim is engaged in a criminal act other than an offense, alleging a violation of Title 14 Chapter 131 Massachusetts General Law and Chapter 321 Code of Massachusetts Regulation as it pertains to Hunting Activity or fishing, against the Policy Holder, or Title 50 of the Code of Federal Regulations, as they relate to Hunting Activity or fishing; or
2. at the time of the incident giving rise to a claim the Member or any Covered Person was not in lawful possession of the firearm; or
3. the charges involve the operation of a motor vehicle.

General Limitations, Exclusions and Duties of a Member and any Covered Person: The provisions of the Hunting Activity Program are subject to the same limitations, exclusions and duties provided for in Policy. The provisions of this program shall only apply and be effective for incidents that occur within the Commonwealth of Massachusetts.

This program is intended to provide the Member and any Covered Person with the reasonable legal services of a Plan Attorney. Nothing in this Hunting Activity Endorsement shall be construed or deemed to provide the Member or any Covered Person with indemnification for or payment of any claims or damages for personal injury or property damage that may be asserted against the Member or Covered Person, nor for any fines, levies, fees, damages, loss of property or other costs that may be assessed against the Member or Covered Person.

All other terms and conditions remain unchanged.

LYNDON SOUTHERN INSURANCE COMPANY

Domiciled in Wilmington, Delaware

[Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220, Houston, TX
77058 (877) 474-7184]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

GUNOWNER IDENTITY THEFT COVERAGE ENDORSEMENT

SCHEDULE

Coverage	Additional Premium
Gunowner Identity Theft Coverage Endorsement	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

This optional endorsement applies if an additional premium has been paid and is shown on the Endorsement Schedule or Policy Declarations Page.

The following Legal Services Benefit is to be added to the Policy:

Gunowner Identity Theft Coverage Benefits:

A Member in good standing shall be entitled to coverage for the reasonable legal services of a Plan Attorney.

Benefits are limited to:

Gunowner Identity Theft Coverage. If the Member selects and tenders appropriate Premiums for the Gunowner Identity Theft Coverage, the Member shall receive the following legal services and benefits:

1. Lost or Stolen Firearm Protection. If Member's firearm is lost or stolen (as defined in this Policy), U.S. Law Shield of Massachusetts will provide an Independent Program Attorney, at no additional charge to Member, to assist Member for reasonable and necessary services for the following items listed below:
 - i. Consultation, advice, and, if appropriate, legal representation by an Independent Program Attorney in the defense of any criminal or civil actions arising directly from the lost or stolen firearm;
 - ii. Identification, notification, documentation, and filing of police report(s) on behalf of Member of the lost or stolen firearm to the appropriate law enforcement agencies, federal, state, and local authorities, and any other necessary party, if Member so desires;
 - iii. Representation of Member by an Independent Program Attorney for any examination and/or investigation of Member by police or other governmental agencies, or charges brought by police or other governmental agencies, regarding the Member's lost or stolen firearm;
 - iv. Consultation, advice, and representation by an Independent Program Attorney to place or register Member's lost or stolen firearm in the appropriate database(s) for lost or stolen firearms, including, but not limited to, any database maintained by the National Crime Information Center (NCIC) or database, if Member so desires;
 - v. Assistance by an Independent Program Attorney to notify and prepare appropriate documentation required by Member's insurance carrier(s) for Member to submit a claim documenting a lost or stolen firearm with Member's insurance carrier(s), if Member so desires;
 - vi. If appropriate, representation of Member by an Independent Program Attorney to assist in the defense of

any criminal or civil proceedings in which it is alleged that Member's lost or stolen firearm was subsequently used in a criminal incident by someone other than the Member who is the subject of the criminal or civil proceeding; and

vii. If appropriate, representation of Member by an Independent Program Attorney for any allegations, civil or criminal, involving a firearm prior to the Member purchasing, owning, or possessing the firearm that may be the subject of such proceeding(s).

2. Firearm Identity Theft Protection. If Member's identity is stolen or compromised, including, but not limited to, theft of their government-issued Concealed Carry Handgun License, government-issued license to possess a firearm, driver's license, or other identification, U.S. Law Shield of Massachusetts will provide an Independent Program Attorney, at no additional charge to Member, to assist the Member for any reasonable and necessary services including consultation, advice, and if appropriate, representation of Member by an Independent Program Attorney regarding the following items listed below:

- i. Proper identification, notification, documentation, and filing of police report(s) of the theft or loss of the identification of Member to any appropriate law enforcement agencies, federal, state, and local authorities, and any other necessary party, if Member so desires;
- ii. Representation of Member to assist in the preparation and submission of an appropriate "Not Me Letter," and the obtaining of a similar letter issued by a clerk's office or other appropriate government official, if such remedy is available. Services may include, but are not limited to, assisting in preparing required evidence, appropriate documentation with clerks and law enforcement agencies, and assistance in obtaining and presenting fingerprints to appropriate authorities, for purposes of showing "Not Me" status of the Member; and
- iii. Assistance in filing and preparing appropriate and required documentation for Member to obtain a Unique Personal Identification Number ("UPIN") from the Federal Bureau of Investigation, or other agencies for purposes of legally purchasing a firearm as well as services under Section VI(E)(4) of this Policy, Lawful Purchase Assistance, if appropriate.

3. Wrongful Confiscation Assistance. If Member's firearm is involuntarily confiscated by another person or law enforcement agency due to misidentification of the Member, U.S. Law Shield of Massachusetts will provide an Independent Program Attorney, at no additional charge to Member, for the following listed services:

- i. Establishing Member's identity. The Independent Program Attorney will assist the Member, if appropriate, in investigating and clarifying the reason for the confiscation and providing to the confiscating person or law enforcement agency the information and/or documentation necessary to establish Member's actual identity and ownership of the confiscated firearm.
- ii. Representation to retrieve the confiscated firearm. If the investigation reveals that Member's firearm was wrongfully confiscated due to misidentification of the Member, the Independent Program Attorney will (a) consult and advise Member on the options available to secure the return of Member's confiscated firearm from the confiscating person or law enforcement agency; (b) assist Member in preparing and filing necessary documentation to seek the return of the Member's confiscated firearm by informal means; and (c) if applicable, provide representation to Member in appropriate court or administrative proceeding(s) to assist Member in the return of Member's wrongfully confiscated firearm.

4. Lawful Purchase Assistance. If Member, after the Effective Date of this Policy, has been denied the right to lawfully purchase a firearm, and the Member wishes, U.S. Law Shield of Massachusetts will provide an Independent Program Attorney to assist Member to determine if the denial was legally valid or not. If the investigation reveals that Member's denial was legally invalid, U.S. Law Shield of Massachusetts will provide, at no cost to Member, an Independent Program Attorney to assist and represent Member in any reasonable and appropriate proceeding to assist Member in establishing that the denial was legally invalid.

5. Concealed Carry Handgun License Assistance. U.S. Law Shield of Massachusetts will provide an Independent Program Attorney, at no additional charge, to represent Member and assist in investigating and clarifying any misidentification of Member if:

- i. Member is denied issuance of a Concealed Carry Handgun License by the Massachusetts issuing authority;
- ii. Member's Concealed Carry Handgun License is revoked or suspended by the Massachusetts issuing authority; or
- iii. Member's is delayed, denied, or revoked based on a clerical or scrivener's error.

All such legal representations shall be subject to the limitations and exclusions set forth below.

"Lost" Firearm shall mean a firearm unintentionally and involuntarily separated from a Member, the whereabouts of which are unknown to the Member after the Member has taken reasonable attempts to locate the firearm, or a firearm that cannot be located after a diligent search.

"Misidentification" shall mean a Member whose personal identity is mistaken, or who is incorrectly identified as someone else by the federal or a state government, any of their agencies, or a local law enforcement agency.

Limitations and Exclusions: Plan Attorneys shall have no obligation under the provisions of the Gunowner Identity Theft Coverage to provide legal representation or legal defense if:

- i. Gunowner Identity Theft Coverage does not cover any incident that took place prior to the Effective Date of this Policy or after its termination, except for an incident described in Section (1)(vii), above.
- ii. This Policy specifically excludes legal representation or assistance if: the Member is engaged in the business of importing, manufacturing, or dealing in firearm(s), or importing or manufacturing ammunition, as defined in 18 U.S.C. § 923(a), regardless if Member has a license to do so; the Member's firearm(s) had the importer's or manufacturer's serial number removed, obliterated, or altered at the time the firearm(s) was lost or stolen; the Member is allegedly engaged in criminal activity, including, but not limited to organized crime, engaging in organized criminal activity, racketeering, including RICO, illegal transfer(s) or sale(s) of firearm(s), including but not limited to those conducted in violation of 18 U.S.C. §§ 922, 923; the importation of certain defense articles to include certain firearm(s), firearm(s) parts, ammunition and certain other military equipment subject to the provisions of the Arms Export Control Act of 1976; the importation of certain firearms, including but not limited to, machine guns, silencers, certain weapons made from rifles or shotguns, and destructive devices also restricted under the National Firearms Act (26 U.S.C. Ch. 53); the Gun Control Act of 1968; illegally dealing firearm(s) and/or illegally possessing, receiving, shipping, or transporting any firearm(s) in interstate or foreign commerce; buying, selling or trading firearm(s) or other legal weapon(s) commercially or for profit such as an individual who holds a Federal Firearms License issued by the Bureau of Alcohol, Tobacco, Firearms and Explosives;
- iii. Coverage herein is expressly limited to the services described in the Gunowner Identity Theft Coverage optional legal services and benefits. Neither this, nor any portion of this Policy, provides any property or casualty coverage. Legal representation for a property and casualty loss or claim against Member's insurance carrier(s) based on a Member's stolen or lost firearm is specifically excluded. No monetary reimbursement shall be made to Member based on a stolen or lost firearm;
- iv. **Nothing herein shall be construed or deemed to provide THE MEMBER with indemnification for payment of any claims or damages that may be asserted against the MEMBER, nor for any fines, levies, fees, damages, loss of property, or ANY other costs that may be assessed against THE MEMBER;**
- v. U.S. Law Shield of Massachusetts reserves the right to terminate or limit coverage under this Policy if a Member is advised of a federal, state, or local law with which Member must comply and Member fails to or refuses to comply with such requirement;
- vi. Neither U.S. Law Shield of Massachusetts nor the Independent Program Attorneys will provide coverage, render assistance, or provide legal representation to a Member under the Policy if such assistance or representation would be illegal or contrary to public policy;
- vii. In a covered event, Gunowner Identity Theft Coverage provides coverage for the Member within the Member's state of residence unless the Member has also purchased the optional Multi-State Protection, in which case coverage is extended to the 50 United States, Washington, D.C., and Puerto Rico.

General Limitations, Exclusions and Duties of a Member and any Covered Person: The provisions of the Gunowner Identity Theft Coverage are subject to the same limitations, exclusions and duties provided for in Policy. The provisions of this program shall only apply and be effective for incidents that occur within the State of Massachusetts.

This program is intended to provide the Member and any Covered Person with the reasonable legal services of a Plan Attorney. Nothing in this Gunowner Identity Theft Coverage Endorsement shall be construed or deemed to provide the Member or any Covered Person with indemnification for or payment of any claims or damages for personal injury or property damage that may be asserted against the Member or Covered Person, nor for any fines, levies, fees, damages, loss of property or other costs that may be assessed against the Member or Covered Person.

All other terms and conditions remain unchanged.

LYNDON SOUTHERN INSURANCE COMPANY
Domiciled in Wilmington, Delaware
[Administrative Office: U.S. LawShield 1020 Bay Area Blvd., Suite 220, Houston, TX
77058 (877) 474-7184]

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

BAIL BOND AND EXPERT WITNESS PROTECTION ENDORSEMENT

SCHEDULE

Coverage	Additional Premium
Bail Bond and Expert Witness Protection Endorsement	\$
Information required to complete this Schedule, if not shown above, will be shown in the Declarations.	

This optional endorsement applies if an additional premium has been paid and is shown on the Endorsement Schedule or Policy Declarations Page.

Exclusion V., b. of the Policy, is updated to include the following Legal Services Benefit:

Bail Bond and Expert Witness Protection Legal Representation Benefits:

A Member in good standing shall be entitled to coverage for the reasonable legal services of a Plan Attorney and benefits.

Benefits are limited to:

1. If the Member selects and tenders appropriate Premiums for Bail Bond/Expert Witness Protection, the Member shall pay no additional fee for additional services including, as applicable to the particular program: an expert witness, and/or depositions, and/or Independent Program Attorney offered bail bond services, with bail up to \$50,000.00 (\$5,000.00 bond fee). With respect to bail bonds, the Member shall be responsible for all other requirements to obtain such a bond from a licensed bondsman, including collateral, guarantors, overages, *etc.* Enrollment in Bail Bond/Expert Witness Protection is not an offer for U.S. Law Shield of Massachusetts, or the Independent Program Attorney to act as surety for the Member and the Member agrees that this is not a surety agreement. Under Bail Bond/Expert Witness Protection, if the Independent Program Attorney determines a necessity for an expert witness, the Member shall be provided with an expert who has agreed to U.S. Law Shield of Massachusetts's standard terms of engagement in the area of reasonableness and justification of the use of force or deadly force under the law. The Member may at all times employ any other expert witnesses, different than any provided under this Policy, however the Member shall be responsible for all fees, costs, and expenses of any different expert witnesses and shall receive no reimbursement under this Policy.

All such legal representations shall be subject to the limitations and exclusions set forth below.

General Limitations, Exclusions and Duties of a Member and any Covered Person: The provisions of the Bail Bond and Expert Witness Protection are subject to the same limitations, exclusions and duties provided for in Policy. The provisions of this program shall only apply and be effective for incidents that occur within the State of Massachusetts.

This program is intended to provide the Member and any Covered Person with the reasonable legal services of a Plan Attorney. Nothing in this Bail Bond and Expert Witness Protection Endorsement shall be construed or deemed to provide the Member or any Covered Person with indemnification for or payment of any claims or damages for personal injury or property damage that may be asserted against the Member or Covered Person, nor for any fines, levies, fees, damages, loss of property or other costs that may be assessed against the Member or Covered Person.

All other terms and conditions remain unchanged.