

Exclusions

The following services are excluded from coverage under the plan:

1. Disbursements, court costs, filing fees, land transfer taxes, title insurance, registration fees including mortgage registration fees, and H.S.T.
2. Title searches and survey fees.
3. Fines and penalties; whether civil or criminal.
4. Any judgement for damages, including judicially awarded costs.
5. Any proceedings or dispute involving an Employer or their officers, agents, representatives or employees.
6. Any proceedings or dispute involving the Union, its officers, agents, representatives or employees.
7. Any proceedings, including Appeals, arising under the Ontario Labour Relations Act or any other statute that relates to labour relations or terms and conditions of employment, including but not limited to W.S.I.B., Employment Insurance, the Occupational Health and Safety Act or the Ontario Human Rights Code in matters involving the Employer.
8. Any dispute involving the Plan, the Plan of Benefits or any other Plan or Trust Fund provided by a Contributing Employer or LiUNA Local 183.
9. Matters involving election to any public office.
10. Non-personal legal services (ie: any business related matters).
11. Any controversy between a Member and his/her Spouse or any Dependants, apart from divorce, separation, annulment, child support and custody.
12. No service shall be provided that will violate Public or Statutory Law.
13. Any case in which defense or other legal representation is provided through insurance or other indemnification.
14. Action instituted prior to becoming a Plan Member or civil actions requested to file arising out of pre-existing conditions.
15. Class actions or interventions or amicus curiae filings in any suit or controversy among other parties not involving the immediate and direct interest of a Plan Member.
16. Stale dated claims which were incurred over 24 months prior to their submission.
17. Any case in which defense or other legal representation is provided through any government agency, which will represent a Plan Member without charge.
18. Any representation required by reason of any acts committed or acts which a Plan Member omitted to perform giving rise to tort, negligence, or criminal claims.

LiUNA! LOCAL 183
Feel the Power

Members' Group Legal and Paid Leave Trust Fund

October 1, 2023

LiUNA! LOCAL 183
Feel the Power

LiUNA Local 183 Members' Group
Legal and Paid Leave Trust Fund

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Should you have any questions regarding your personal claims situation, or your current eligibility status, please contact the Plan Administrator using the contact information found above.

Possession of this pamphlet does not constitute eligibility for benefits. The intent of this pamphlet is to give you details of your coverage. Efforts are made to ensure that the information is current and accurate, however, this pamphlet is not a legal contract and does not confer any contractual rights. Should any discrepancy arise between the wording used in this pamphlet and in the plan text, the plan text wording will take precedence.



Eligibility

Plan members of the LiUNA Local 183 Members' Group Legal and Paid Leave Trust Fund who are employed by contributing employers and on whose behalf contributions to the Group Legal Benefit Plan have been received, and who are currently eligible for benefit coverage under the LiUNA Local 183 Members' Group Legal and Paid Leave Trust Fund shall be entitled to benefit coverage in the Group Legal Benefit Plan. Members and their eligible spouse shall continue to be eligible for legal benefits as long as they remain eligible for benefits in the LiUNA Local 183 Benefit Trust Funds.

A member must be eligible for benefits in order to obtain legal services from an In-House Lawyer, a Referral Lawyer or to request a reimbursement for the legal benefits provided:

- On the date the Member first retains legal service, and;
- Members must remain eligible for benefits for the entire time in which the covered legal service was provided.

How to File Claims

A Plan Member may choose to use one of our referral lawyers or any law firm or legal firm for legal services. Plan Members should obtain a claim form from the Local Union Office. This form must be completed and submitted to the Administrator along with supporting documentation as listed on the "Instructions to Solicitor." The schedule of fees set out in this brochure is the maximum amount payable by the plan for the services described. All additional charges are the responsibility of the Plan Member.

Your Privacy

The Trustees and the Administrator are required to collect personal information about you, your spouse, beneficiaries and dependents in order to administer your benefits.

The personal information you share with the Trustees and the Administrator stay confidential and is used only to determine your benefit entitlements under the Trust Fund. The Administrator will, however, provide personal information as required by law.

If you need more information regarding the Privacy Policy of the Trust Fund, you may contact the Administrator's office.

Outside Lawyers

If a member has chosen a lawyer outside our list of referrals, the fund will pay for legal services provided only in **Ontario** and by **Ontario lawyers**.

All services must be provided by **lawyers**, with two exceptions:

- **Highway Traffic Act offences** - this service can be provided by Ontario paralegals if they are registered and in good standing with the Upper Law Society of Upper Canada; and
- **Immigration** - this service can be provided by immigration consultants that are registered and in good standing with the Immigration of Canada Regulatory Council (ICRC).

Real Estate

| Codes | Max Amount |
|--|------------|
| Purchase of Family Dwelling | \$1,000 |
| Sale of Family Dwelling | \$1,000 |
| Transfer of Title | \$400 |
| Mortgage New or Renewal* | \$700 |
| Discharge of Mortgage* | \$150 |
| Mortgage Extension | \$150 |
| Renewal of Amendment (principle amount changed) | \$150 |

**Not incidental to Purchase, Sale or New Mortgage*

Real Estate Benefits are available only in respect of properties in which an eligible Member or his/her spouse has resided or will reside (personal use), and are not available in respect of properties used for business or investment purposes, and are only available when the eligible Member of his/her Spouse has an interest of at least 50% over the property for which the Benefit is claimed under the applicable rules. Each Real Estate Benefit described in this Schedule of Benefits and Fees is available to an eligible Member or his/her Spouse, but not both, once every three (3) calendar years.

Family

| Codes | Max Amount |
|-----------------------------------|-------------|
| Divorce Annulment | \$700 |
| Custody/Child Access | \$550/\$350 |
| Child Support | \$650 |
| Separation Agreement | \$650 |
| Private Adoption in Ontario* | \$350 |
| Change of Name* | \$250 |
| Parental Leave (maximum 3 days) | \$300/day |
| Bereavement Pay (maximum 3 days) | \$300/day |
| Jury Duty (maximum 100 days) | \$200/day |
| Registered Education Savings Plan | \$500 |

**Available to spouse*

These Benefits are available only to eligible Members and are not available to a Spouse notwithstanding that the Spouse may otherwise be eligible for Benefits. The Benefits "Separation Agreement", "Child Support Agreement" and "Custody" are limited to once every three (3) calendar years.

Members of the Labourers Local 183 Industrial Benefit Fund are not eligible for Parental Leave, Bereavement Pay and Jury Duty unless outlined in their Collective Agreement.

Wills and Power of Attorney

| Codes | Max Amount |
|----------------------------|------------|
| Simple Will - Member | \$200 |
| Simple Will - Spouse | \$200 |
| Power of Attorney - Member | \$200 |
| Power of Attorney - Spouse | \$200 |
| Codicil - Member | \$175 |
| Codicil - Spouse | \$175 |

**Services available at the Group Legal Office at no charge.*

This benefits lifetime limit for an eligible Member and his/her Spouse is **TWO Wills/Power of Attorney** (Property and Personal Care combined) or Codicil for each eligible Member and spouse. Upon the death of the member or spouse, **ONE additional Will/Power of Attorney** (Property and Personal Care combined) is available.

Immigration and Deportation

| Codes | Max Amount |
|-------------------------|------------|
| Immigration Application | \$550 |

The immigration and Deportation Benefits are available to an eligible Member and/or his/her Spouse but not both, unless their immigration or deportation matters are processed or heard together, once every three years. These benefits are only available with respect to an eligible Member's own immigration to or deportation from Canada. The Immigration Benefit does not cover legal services in connection with an eligible Member's sponsorship of another person in Canada. The Deportation Benefit does not cover deportations caused exclusively by criminal convictions.

Highway Traffic Offenses

| Codes | Max Amount |
|--------------------------------|-------------|
| H.T.A.O. (with demerit points) | \$300 |
| C.V.O.R. Points | No Coverage |

The Plan coverage is only for those charges under the Highway Traffic Act (Ontario) which will result in demerit points being applied to the Driving Record of the eligible Members and/or of his/her Spouse, limited to TWO charges every calendar year for the eligible Member and ONE charge every calendar year for his/her Spouse.