

Prepaid Legal: A Practical way to "Retain" Lawyers and Legal Help

Article by: James Hunt

Nearly everyone will need lawyers at some point in his or her life. Whether it's to draft a will, draw up a contract, find legal help and advice or obtain a divorce, lawyers provide the expertise other citizens don't have. However, legal help can be expensive, and most people can't afford to retain a lawyer or a firm for those instances when something just comes up. An increasingly popular solution to this problem is prepaid legal.

Prepaid legal functions on much the same premise as insurance. When one buys auto insurance, the expectation is that a regularly paid premium assures the purchaser that the company will cover the expenses necessary to fix an unexpected problem. Medical/health insurance carries with it the same expectation.

When purchasing legal help through a prepaid legal plan, one is, in essence, receiving legal insurance. Lawyers are on hand to provide advice and/or representation as needed. However, like other forms of insurance, prepaid legal features different levels of covered services and different prices, depending upon which plan is chosen.

Some employers offer prepaid legal help as a fringe benefit. It is also possible to purchase through "group legal plans" through coops and other groups. Before choosing a plan, however, it is important to be sure the company offering the service is reputable. Checking with the Better Business Bureau can be a big help.

Lawyers can be expensive. Hourly rates are high, and the cost of legal help on retainer is often prohibitive for most people without large amounts of wealth. But at some point everyone will experience a need for legal help, or at least access to lawyers. A prepaid legal plan can help alleviate the high cost of legal representation, while ensuring that legal advice is readily available. James Hunt has spent 15 years as a professional writer and researcher covering stories that cover a whole spectrum of interest. Read more at <http://www.legal-help-finder.info>