

COMPREHENSIVE PERSONAL COVERAGE

Benefits/Areas of Practice

Legal insurance plans in Texas provided by Texas Legal is like homeowners insurance – you may never have to use the full array of benefits, but comprehensive coverage is available in case the unexpected happens.

As a Texas Legal member, you get coverage across five main areas of law, each covering a broad list of legal issues, as well as other additional benefits. Learn about each area of law and what your Texas Legal plan covers within that area.



Consumer Law

From civil defense to contracts and consumer protection, consumer law makes sure you get what you paid for. Learn more about your consumer law benefits and how they can protect you.



Financial Law

Money is one of the toughest issues out there, but a good attorney can help you navigate it and help you achieve a better financial future. Find out more about Texas Legal's financial law benefits.



Criminal Law

No one expects to be accused of a crime, but if it ever happens to you, you'll have a legal protection on your side. Find out more about how your legal plan can help in criminal law situations.



Estate Planning

Having a will or a trust isn't just for the wealthy. Every Texan deserves an estate plan, and Texas Legal makes it easy and affordable. Learn about the extensive estate planning benefits Texas Legal offers and how you can get the documents you need to protect your family.



Family Law

Custody, divorce, child support, adoption - family law can be complex and emotional, but with a Texas Legal attorney to help you work through it, your family can thrive. Discover what your plan covers and how you can use it to work through your family law situations.



Other Areas

Your plan is so comprehensive that not everything fits into a neat category. An attorney can help you prepare documents and review them, help you with medicare or veterans benefits, help a family member immigrate to the U.S. and much more. Learn about your plans' other benefits.

Benefit Usage

Each of the plan benefits is available one time per year, per family. At the end of a Policy Year or one year term, the benefits renew automatically. Once you become a member, there is no waiting period for most areas of coverage.

Participating Attorney Network

Members have access to Participating Attorneys across the state of Texas. Members choose an attorney using our online Attorney Finder or by contacting a Texas Legal staff member to receive assistance selecting an attorney.

Texas Legal Participating Attorneys must meet Texas Legal's standard of qualifications including practicing law in good standing with the State Bar of Texas.

When a Member uses a Participating Attorney for a covered service, Texas Legal will pay the attorney directly up to the plan maximum. There are no co-pays or deductibles on the part of the Member when using a Participating Attorney.

If a Member chooses an attorney that is not a Participating Attorney, then Members themselves are reimbursed directly according to the plan provisions for the costs of legal services up to a dollar amount specified in the plan.

Additional Benefits

General Legal Services

Depending on the Plan, Members also have 2 or 6 hours of General Legal coverage each Policy Year. Members can use this benefit for miscellaneous services in areas of law that are not covered under the major benefits, including legal advice and/or document preparation. See Plan details for exclusions.

Member Only Legal Access Line

Members have unlimited access to a toll-free number to speak with a qualified attorney for general legal advice in areas covered by a Texas Legal benefits plan.

Texas Legal Members Services Support

An experienced team of Texas Legal staff members are available Monday through Friday from 8am – 5pm to assist members in attorney selection or to answer questions about plan coverage.

Limitations and exclusions apply. For terms, benefits, or plan exclusions, see the Certificate of Coverage. Membership does not cover previously established or filed legal issues or disputes. Memberships are provided by Texas Legal and are in compliance with the provisions of the Texas Department of Insurance.