



LegalShield®

# Competitive Comparison of the Commercial Drivers Legal Plan



As a commercial driver, it is critical to support your livelihood by maintaining a clean record and always having affordable coverage when you need it. LegalShield's Commercial Drivers Legal Plan (CDLP) provides commercial drivers and their spouses legal services and coverage in a wide range of career-specific legal issues for a low monthly rate.

	LegalShield Super CDLP	LegalShield Basic CDLP	U.S. Legal CDL Defender	TVC Pro-Driver	Drivers Legal Plan	Open Road Drivers Plan	American Truckers Legal
Price/Month	\$44.95 \$39.95 Group Rate	\$32.95 \$29.95 Group Rate	\$32.95 Continental United States & Canada	\$48.00	\$13.50	\$13.50 <sup>1</sup>	\$38.95 <sup>1</sup> + \$35.00 Enrollment Fee
Coverage	Member, Spouse & Dependents <sup>2</sup>	Member & Spouse	Member, Spouse & Dependents <sup>3</sup>	Member & Spouse	Member & Spouse	Member & Spouse	Member & Spouse
<b>MOVING VIOLATIONS</b>							
Moving & Points Violations	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>6</sup>
Tragic Accident	✓	✓	✓ (Up to 10 hours)	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>7</sup>
<b>DOT/LOG BOOK VIOLATIONS</b>							
Equipment Violations	✓	✓		✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Expired Inspection Sticker	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Hazardous Material	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>

<sup>1</sup>Associated with Open Road Drivers Plan

<sup>2</sup>Dependents: up to the age of 21 or age 23 if a full-time college student

<sup>3</sup>Dependents: under the age of 19 who reside in the household OR under the age of 23 if a full time student. Dependents receive a 33 1/3% discount for ALL traffic matters - no actual coverage. Also provides benefits to the Employer. Must have a valid CDL license to enroll - can't go past payroll without it. CDL Defender is the only plan offered to individuals outside a group purchase

<sup>4</sup>\$25 fee per violation

<sup>5</sup>\$100 fee per violation

<sup>6</sup>\$100 paid to lawyer for flat fee rate per violation – DUI and other criminal charges also pay \$64 case set up fee

<sup>7</sup>\$100 paid to lawyer for flat fee rate per violation – Criminal charges also pay \$64 case set up fee

<sup>8</sup>\$100 paid to lawyer for flat fee rate per violation

<sup>9</sup>\$64 case set up fee plus flat fee paid to lawyer

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	LegalShield Super CDLP	LegalShield Basic CDLP	U.S. Legal CDL Defender	TVC Pro-Driver	Drivers Legal Plan	Open Road Drivers Plan	American Truckers Legal
Load Spillage	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Logbook	✓	✓		✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
No Medical Card	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
No Motor Carrier Authority	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
No Insurance	✓	✓		✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
No Permit	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
No Placard	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Overheight	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Overlength	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Overwidth	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Overweight	✓	✓	✓	✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Radar Detector	✓	✓		✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
Parking	✓			✓ <sup>4</sup>	✓ <sup>5</sup>	✓ <sup>5</sup>	✓ <sup>8</sup>
<b>RECOVERY FOR PERSONAL LOSS</b>							
Driver's License Assistance	✓	✓	✓	25% discount			✓ <sup>9</sup>
Personal Injury / Property Damage	✓	✓	✓	25% discount			✓ <sup>9</sup>
<b>PERSONAL LEGAL ASSISTANCE</b>							
Last Will and Testament	✓		✓				
IRS	✓						✓ <sup>9</sup>

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*This comparison is based on information that is publicly available as of September 2020 and on plans at similar price points. This is a summary only. Each company may have more plans available. As with all plans, some restrictions may apply. Please see company contracts and materials for full details.*