

AMENDMENT TO FOP LEGAL DEFENSE PLAN DESCRIPTION
Effective January 1, 2010
(Rate and Benefit Increases)

The FOP-Legal Plan, Inc. Plan Description, as amended, is hereby amended effective January 1, 2010, subject as provided herein to earlier implementation in certain cases upon Board approval, as follows:

1. Subsection B of Section 14 ("COVERAGES") is stricken and the following inserted in lieu thereof:

B. Coverage A shall extend to off-duty occurrences which give rise to administrative discipline or sanction. No additional fee shall be charged for this extension of coverage. Such off-duty supplement to Coverage A is subject to all the terms and conditions of that coverage; provided that the benefit is limited to \$2,500 per occurrence. As used in this Subsection, "off-duty" means conduct not "in the scope of employment" as defined in this Plan Description.

2. The "Participation Fees Schedule" in Section 28 ("GENERAL INFORMATION") is amended to read as follows:

PARTICIPATION FEES SCHEDULE

(Effective January 1, 2010 or as otherwise determined in certain cases by the Board)

Groups:

Full Coverage (including off-duty)	\$221.00
Two Coverages - administrative plus civil or criminal (including off-duty)	182.00

Individuals:

Full Coverage (including off-duty)	\$239.00
Two Coverages - administrative plus civil or criminal (including off-duty)	197.00

Note: These fees may be modified in the event optional deductibles are approved, as provided in the Plan Description. The Board shall have authority to

accept the foregoing fees and commence automatic off-duty coverage for particular groups upon request prior to January 1, 2010.

APPROVED by the Board of Trustees on March 4 and 5, 2009.

FOP6540.C-C2