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## Without the Business Counsel Program ...

Without the Business Counsel Program your legal needs are unpredictable hourly expenses to be avoided. You are reluctant to engage counsel for "small" matters even though disputes are unpredictable. Unexpected events can create huge losses and claims that affect your insurance premiums and expose your business to uninsured losses. Most of the time you "go it alone" and rely on your business skills and good sense. But, sometimes legal results don't make sense.

### **Typical Service Contract**

You decide that no attorney review is needed since it is a typical job with someone you trust. You wrote a proposal and received a purchase order. If a dispute arises you figure you'll "work it out."

#### **Million Dollar Bid**

You skip attorney help or review since you might not get the job. What attorney does this kind of work anyway? Besides, you are busy gathering sub bids. You assemble your bid and hope for the best in the paper storm that follows.

### 30 Page Subcontract

A good job with a big owner or GC comes with a 30 page subcontract. You skip attorney review because you need to move fast and don't want an attorney to "over lawyer" it and risk the deal.

### Injury/Damage Claim

An injury with property damage occurs. You're not sure it's your fault. You have an opportunity to settle but you're not sure it's the right thing to do. You report the claim to your insurer and hope that it won't affect your renewal.

### **Contract Dispute**

A problem arises on a job. There's a proposal and a purchase order with some terms on the back. Some papers are signed, some aren't. The other party has an attorney. You aren't sure if you should hire an hourly attorney or go it alone.

# With the Business Counsel Program ...

With the Business Counsel Program your legal needs are met with one flat monthly fee that is easily factored into your cost structure. There are no unpredictable hourly expenses and an attorney is available to your entire staff at all times. Your business now has "staff counsel" for the fraction of the cost of hiring a staff attorney. Your attorney works with your insurance agent to help increase your insurability and reduce premiums. You don't have to "go it alone" any more.

### Typical Service Contract

Your attorney has provided you with forms and procedures that protect you and has reviewed all documents to be sure there are no unexpected results. If a dispute arises, your attorney will represent your interests.

### Million Dollar Bid

Your attorney has reviewed the documents, advised you through bid assembly, and provided you with contracts. With monthly flat fees, there are no unexpected charges and no chance that you will get a big bill without the big project.

### 30 Page Subcontract

Your attorney has negotiated away most risks without losing the deal and has explained any risks that remain. You move forward assured that all your risks are insured or measured and accepted by you.

### Injury/Damage Claim

An injury with property damage occurs. Your attorney provides you with an evaluation of liability and damages and recommendations for resolution. Your attorney works with your insurance agent to minimize loss experience.

### Contract Dispute

A problem arises on a job. Your attorney has reviewed the documents and negotiated a favorable position for you. Your attorney helps negotiate a resolution working directly or behind the scenes at your discretion.