

DESCRIPTION OF PRACTICE AREAS

The following descriptions are intended solely to assist in completing the application. Nothing herein shall be held to vary, alter, waive or extend any of the terms, conditions, provisions, agreements or limitations of any policy issued by Florida Lawyers Mutual Insurance Company.

- A. **Administrative/Government:** Includes the law governing government entities, their political subdivisions, agencies, regional and metropolitan authorities, and other public entities including, but not limited to, their rights and duties, financing, public housing and urban development, election law and school law.
- B. **Admiralty:** Includes matters arising under the Carriage of Goods by Sea Act (CGSA), Hater Act, Jones Act and federal and state maritime law including, but not limited to, the carriage of goods, collision and other maritime torts, general average, salvage, limitation of liability, ship financing, ship subsidies, and the rights of injured sailors. This category includes litigation of such matters.
- C. **Antitrust/Trade:** Includes the rendering of advice concerning matters arising under the Sherman Act, Clayton Act, Federal Trade Commission Act, Hart-Scott-Rodino Antitrust Improvements Act, Robinson-Patman Act, and state antitrust statutes including restraints of trade, unfair competition, monopolization, price discrimination, and restrictive practices. This category includes litigation of such matters.
- D. **Appellate:** Includes all aspects of evaluation, preparation and participation in the appeal of lower court orders and decisions including, without limitation, the preparation of motions, briefs and delivery of oral arguments.
- E. **Banking:** Includes all aspects of state and federal banking laws, rules and regulations in connection with the representation of financial institutions excluding matters covered by the Real Estate and Corporate/Business Organization categories.
- F. **Bankruptcy:** Includes all aspects of the federal bankruptcy law, including, but not limited to, personal and business bankruptcies, reorganizations, liquidations, receiverships, and the rights, obligations and remedies of trustees; state insolvency laws; attachment, garnishment, replevin and repossession proceedings. This category includes litigation of such matters.
- G. **Collections/Consumer Claims:** Includes all aspects, including trial practice, of collection of consumer debt and other accounts and all aspects of special consumer protection including sales practices, credit transactions, secured transactions and warranties; matters arising under the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Magnuson-Moss Act, the Truth in Lending Act, state statutes such as the "little FTC" acts, and other analogous federal and state statutes. Activities involving tenant's rights are included in the category Real Estate. Matters involving personal injury to a consumer would be included in the Personal Injury/Property Damage category.
- H. **Commercial/Civil Litigation:** Includes all aspects of civil trial practice in state and federal courts for all subject matters other than practice areas specifically listed elsewhere.
- I. **Communications:** Includes all aspects of practice before the Federal Communications Commission (FCC) and applicable Florida regulatory agencies.
- J. **Copyrights/Patents/Trademarks:** Includes all aspects of the registration, protection and licensing of patents, trademarks or copyrights; practice before federal and state courts in actions of infringement and other actions; the prosecution of applications before the United States Patent and Trademarks Office; counseling with regard to the law of unfair competition as it relates to patents, trademarks and copyrights.
- K. **Corporate/Business Organization and Transactions:** Includes all aspects of the formation, operation, sale and dissolution of corporations, partnerships (general and limited), agency and other forms of business organizations. Includes the negotiation and preparation of sales agreements, agency agreements and other commercial transaction documents, including financing where real estate is not the major subject.
- L. **Criminal:** Includes the prosecution or representation of persons accused of crimes at all stages of criminal proceedings in federal or state courts. This category includes juvenile matters, traffic offenses, misdemeanors and "white collar" crimes.

- M. **Entertainment/Sports Law:** Includes all aspects of representing athletes, entertainers, owners, contractors or other parties involved in the entertainment and/or sports business, including, without limitation, the preparation and negotiation of contracts and related documents. This category includes litigation of such matters.
- N. **Environmental Law:** Includes all aspects of practice involving environmental laws, rules and regulations. This category excludes environmental matters included in the Real Estate practice area.
- O. **ERISA/Employee Benefits:** Includes all aspects of practice involving the Employee Retirement Income Security Act (ERISA) and other directly related federal and state statutes. This category includes litigation of such matters.
- P. **Estate/Probate/Trust/Wills:** Includes legal services dealing with all aspects of the analysis and planning for the conservation and disposition of estates. Estate and gift tax matters, both federal and state, are included in taxation rather than here. The preparation of legal instruments in order to effectuate estate plans; administering estates, including tax-related matters both federal and state; trust planning, guardianships, custodianships and conservatorships; and litigation of such matters.
- Q. **Family Law:** Includes all aspects of legal work relating to domestic relationships including but not limited to prenuptial and postnuptial agreements, separation and divorce, alimony and child support, child custody matters and adoption. This includes litigation of such matters.
- R. **Immigration:** Includes obtaining and retaining permission to enter and remain in the United States including, but not limited to, such matters as visas, change of status, deportation and naturalization, representation of clients before courts and governmental agencies, and protection of aliens' rights.
- S. **Investment Counseling/Money Management:** Includes all aspects of financial investment transactions and rendering of asset investment advice.
- T. **Labor/Employment:** Includes all aspects of employment relations (public and private) including, but not limited to, unfair labor practices, collective bargaining, contract administration, the rights of individual employees and union members; all matters arising under the National Labor Relations Act (Wagner Act), Labor Management Relations Act (Taft-Hartley Act), Labor Management Reporting and Disclosure Act (Landrum-Griffin Act), Fair Labor Standards Act, Title VII of the Civil Rights Act of 1964, Occupational Safety and Health Act (OSHA), and other federal statutes and analogous state statutes; practice before the National Labor Relations Board, analogous state boards, federal and state courts, and arbitrators. This category includes litigation of such matters.
- U. **Personal Injury/Property Damage:** Includes the representation of parties (plaintiff or defendant) in actions to recover for personal injury, wrongful death, or property damage resulting from intentional or unintentional acts, negligence, and other causes. Also includes libel and slander actions, medical malpractice and product liability suits where any form of personal injury or property damage is involved.
- V. **Public Utilities:** Includes all aspects of representing clients on public utility issues including practice before governmental agencies or offices having regulatory authority over the providers of public utilities.
- W. **Real Estate:** Includes all legal work relating to real property transactions and litigation of such matters, including but not limited to real estate conveyances, title searches and property transfers, mortgages, foreclosures, condemnation and eminent domain, zoning and land use planning, property taxes, real estate development and financing. This category includes environmental matters pertaining to real property transactions as herein described.
- X. **Securities (SEC):** Includes all activities involved with or related to the Securities Act of 1933, the Securities Exchange Act of 1934, and State Securities Statutes. Also covers advice about or preparation or registration (state or federal) of securities such as stocks, bonds, or interest in business. Included within this category are proxy statements, exchanges of securities and insider sales. This category includes proceedings and hearings before securities regulatory agencies but not litigation of such matters in state and federal courts.
- Y. **Taxation:** Includes all matters arising under the Internal Revenue Code, state and local tax laws and foreign tax laws, including counseling with respect thereto, and practice before federal and state courts and governmental agencies. Estate taxes and gift taxes are included herein rather than under the Estate, Probate, Trusts, Wills category; however, real property taxes are included under the Real Estate category.
- Z. **Workers' Compensation:** Includes all legal work relating to workers' compensation claims, regardless of any other area of law which may be involved, i.e. longshoremen's compensation claims would be included here and not in Admiralty Law.
- AA. **Arbitration/Mediation:** Includes legal work performed by a third person, whether selected in a manner provided by law or agreement, for dispute or conflict resolution.
- ZZ. **Other:** All other practice areas not specifically described above.