

# Prepaid Legal Services, Inc.

## Life Events Legal Standard Family Plan & Identity Theft Shield

\$35.95/Month (+\$10 one time enrollment fee)

### Life Events Legal Standard Family Plan Benefits

#### Preventive Legal Services

##### Phone Consultations on Unlimited Matters

As a member, you can consult with your Provider Law Firm toll free by phone on any personal or business-related matter. Just call your Provider's toll-free number during regular business hours when you have a legal problem or question.

##### Phone Calls and Letters

A phone call or letter from your Provider Lawyer can get you the results you want fast. Your Provider Lawyer will recommend a letter or phone call when that is the best step for you. One call or letter per personal subject related matter is free with your membership. Plus, you'll receive two business letters each year at no additional cost. Additional assistance for same subject at 25% discount.

##### Contract and Document Review

You can have an unlimited number of personal legal documents, up to ten pages each, reviewed by your Provider Lawyer. Included each year is one business document review at no additional cost! Your Provider Lawyer will analyze the documents and suggest changes for your benefit before you sign.

##### Wills for You and Your Family

A Will for you at no additional charge, not just a "simple" Will, but one that meets most Americans' needs – with free yearly reviews and updates. Wills for covered family members are just \$20 each; changes and updates \$20. Trust preparation is available at a 25% discount.

#### Motor Vehicle Legal Expense Services

##### Minor Legal Expenses

Your Provider Lawyer will represent you or your covered family members against moving traffic violations at no additional cost to you. Now you can have help with traffic tickets and not have to worry about the cost of representation.

##### Major Legal Expenses

Your Provider Lawyer will defend you or your covered family members when you are charged with Manslaughter, Involuntary Manslaughter, Negligent Homicide, or Vehicular Homicide at no added cost to you.

And add up to 2.5 hours for help with:

- \* Damage recovery service
- \* Driver's license assistance
- \* Personal injury legal expenses

## **Trial Defense Services**

### **Up to 75 hours of lawyer time the first year**

During your first membership year, you have up to 75 hours of your Provider Lawyer's time at no additional cost when you or your spouse is named defendant or respondent in a covered civil or criminal action filed in a court of law. The criminal action must be one, which arises out of the direct performance of the covered person's employment activities. Your Provider Firm can advise you of the documents required to determine coverage under this benefit.

Of these 75 hours, up to 17.5 hours may be used for all legal services rendered in defense of the covered suit prior to actual trial. Up to 57.5 of the remaining hours are available for actual trial time including covered criminal preliminary hearings.

When you renew your membership, your hours of lawyer time increase as follows:

2nd year renewal: Up to 140 hours of assistance at no additional charge including up to 23 hours of pre-trial time.

3rd year renewal: Up to 205 hours of assistance at no additional charge including up to 28.5 hours of pre-trial time.

4th year renewal: Up to 270 hours of assistance at no additional charge including up to 34 hours of pre-trial time.

5th year renewal: Up to 335 hours of assistance at no additional charge including up to 39.5 hours of pre-trial time.

## **IRS Audit Legal Services**

### **Up to 50 hours of lawyer time**

You have up to 50 hours of your Provider Lawyer's time available at no additional cost when you or a covered family member receives written notice of an IRS audit or are requested to appear at IRS offices regarding your tax return. Your 50 hours are available as follows:

Up to one hour for consultation, advice, and assistance when you receive written notice from the IRS of audit or appearance.

If there is no settlement within 30 days, you have up to 2.5 hours for audit representation, negotiations, phone conversations, and settlement conferences prior to litigation.

If there is no settlement without litigation, up to 46.5 of the remaining hours are available for actual trial appearance if the IRS sues you, or you pay the disputed tax and sue the IRS.

### **Other Legal Services**

Your Provider Lawyer will render assistance at a 25% reduction to his or her standard hourly rate\* for you or your spouse should you need legal services not covered by this plan. A retainer may be required for services being rendered under this benefit. Five days are required for preparation for court representation.

\* Hourly rates for Referral Lawyers and court appearances may vary.

### **Legal Shield**

#### **Do you know your legal rights?**

- What would you do if a law enforcement officer detained you? Do you know your rights?
- What would you do if you were injured in an accident?
- What if the authorities attempt to remove your child from your home or custody?
- What if an officer arrived at your door with a warrant?

As a Legal Shield member, present your Legal Shield membership card to the officer. By showing the card, you make it clear you want to call your lawyer immediately. If you are injured in an accident or confronted with the state taking your child, or served with a warrant, you'll be able to contact a lawyer immediately.

To use your Legal Shield, simply call the 24-hour toll-free number. A representative will connect you to your Provider Law Firm. It's that simple.

#### **1. If you're arrested or detained**

Most law enforcement officers are conscientious and will protect your rights rather than abuse them. If you are stopped or detained by a law enforcement or police officer or questioned by authorities regarding a minor child in your custody, we suggest taking the following precautions:

- Cooperate with the officer and ask for permission to get your Legal Shield Card.
- If arrested or detained, call the 24-hour, toll-free number on your Legal Shield card.

#### **2. If you're seriously injured**

Of course, the first step is to make sure you and others involved are OK. Your next two calls should be to your insurance company and your lawyer. If you're incapable of making the call because of your injuries, be sure your family knows to call your provider law firm. And, remember; never agree to any offers or settlements from an insurance company without receiving legal counsel first.

### **3. If the state tries to take your child(ren)**

If you are confronted by authorities and they remove your child(ren) from your custody, call the Legal Shield hotline immediately! You can call 24 hours a day, and 7 days a week.

### **4. If you're served with a warrant**

If authorities approach you and they present a warrant, call the Legal Shield hotline immediately. You can call 24 hours a day, and 7 days a week.

### **The Legal Shield membership will not apply in situations involving:**

- Any matter in which the member is alleged to be under the influence of or impaired by alcohol, intoxicants, controlled substances, chemicals or medicines.
- Alleged domestic violence or alleged stalking.
- Assistance in making, posting, or obtaining bond, bail, or other security required for release.

*The benefits of the Legal Shield membership are subject to conditions imposed by the detaining or questioning authority, which may not allow for your Provider Law Firm to communicate with you on an immediate basis.*

## **Identity Theft Shield (provided by Kroll, [www.kroll.com](http://www.kroll.com))**

### **Credit Report**

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

### **Continuous Credit Monitoring**

Suspicious activation will be brought to your attention, providing you with early detection.

You'll receive prompt notice if the credit repository is notified by Experian that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

### **Identity Restoration**

Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you.

With the Identity Theft Shield, a trained expert will take the steps to restore your name and credit for you:

- Help reduce your out of pocket expenses and time spent away from work with valuable services from detection to resolution.
- Fraud alert notifications will be sent on your behalf and applicable follow up will be done with affected agencies and institutions, including: credit card companies, financial institutions, all three credit repositories, Social Security Administration, Federal Trade Commission, Department of Motor Vehicles, law enforcement personnel, and the U.S. Postal Service.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware of, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

**\* For additional Information & Exclusions, please refer to literature.**