



Who Your LegalShield Plan Covers:

- The Member
- The Member's Spouse
- Never Married Dependent Children under 21 living at home
- Dependent Children under age 18 for whom the Member is legal guardian
- Full-Time College Students up to age 23 never married, dependent children
- Special Needs: Physically or mentally challenged child living at home

Your protection.

A small monthly fee covers everything and gets you access to quality law firms in your area. Call as many times as you want, about whatever you want. **It's that simple.**

Your law firm.

Just contact your provider firm directly and speak to a law firm in your area that is experienced in whatever field you need. Your lawyer will be there to serve you, 24 hours a day, 7 days a week.

Additional Information:

It is up to the Provider Lawyer's professional judgment as to whether or not your claim, defense or legal position may prevail in court or is frivolous/without merit. Emergency services are subject to conditions imposed by the detaining/questioning authority.

25% off additional legal services

You may continue to use your Provider Law Firm for legal situations that extend beyond plan coverage. The additional services are 25% off the law firm's standard hourly rates. Your Provider Law Firm will let you know when the 25% discount applies and go over these fees with you.

The following are covered only under your 25% discount:

Charges of DUI/DWI, drug-related matters, hit-and-run, leaving the scene of an accident, unmeritorious cases, issues resulting from operating a commercial vehicle with more than two axles.

Please note, class actions, interventions or amicus curiae filings in which you are a part or potential part are not covered by the LegalShield membership.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

New York LegalShield Plan Benefits

Advice

Unlimited topics, personal or business even on pre-existing conditions

24/7 Emergency Assistance

After-hours consultation for covered legal emergencies such as: if you're arrested or detained, if you're seriously injured, if you're served with a warrant, or if the state tries to take your child(ren).

Letters and phone calls on your behalf

Available at the discretion of your Provider Lawyer

Legal Document Review (up to 10 pages each)

Contracts/documents up to 10 pages each

Standard Will Preparation

- Standard Will with yearly reviews/updates
- Other documents available: Living Will, Health Care Proxy

Motor Vehicle Services

- Available 15 days after enrollment
- Available only if member has a valid driver's license and is driving a properly licensed personal motor vehicle
- Moving Traffic Violations (require \$25 fee)
- Accidents: Help with defense for charges of manslaughter, involuntary manslaughter, negligent homicide, or vehicular homicide (\$49 per hour)
- Damage recovery, Driver's License Issues & Personal Legal Injury Assistance (up to 2.5 hours of attorney time, up to \$2,000 per claim at a rate of \$50 per case)

Independent Associate



LegalShield's suite of services addresses all seven types of identity theft.

1. Drivers License Identity Theft
2. Social Security Number (SSN)/Social Insurance Number (SIN) Identity Theft
3. Medical Identity Theft
4. Character/Criminal Identity Theft
5. Financial Identity Theft
6. Synthetic Identity Theft
7. Identity Theft of Minor Children

Identity Theft is not just about credit cards! Identity theft is an international crime and access to a lawyer may be critical.

LegalShield

LegalShield with Identity Theft Shield

LegalShield with Identity Theft Shield and Safeguard for Minors

Additional Information:

Identity Restoration: will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Safeguard exclusions: Any Stolen Identity Event where the victim is unwilling to prosecute the person who caused the victim to suffer the fraud or its consequences. Dishonest Acts - Any dishonest, criminal, malicious or fraudulent acts, if the Member(s) that suffered the fraud personally participated in, directed or had knowledge of such acts. Financial Loss - Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods or services online, by phone, mail or direct. Pre-existing Stolen Identity Event Limitations - If either the victim had knowledge of, or reasonably should have had knowledge of, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Shield program, such an event or the consequences caused by it are not covered. Business - A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA or any other method of identifying their business activity. *Only if a consumer file is in existence.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

Identity Theft Shield (Member & Spouse)

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 activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if the credit repository (Experian) is notified 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

After you enroll, we'll mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials or you may call 1-800-654-7757 after your membership is processed by LegalShield.

Identity Restoration: Coverage

Begins as of your membership effective date. 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!

- Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel... and other organizations that may be affected.

- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.

- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware, 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

Safeguard for MinorsSM

(Under 18)

Safeguard Material

- Valuable information on credit education for minors, advice on the best practices for the use of a child's Social Security Number and personal identifying information, and more.

Monitoring and Alerts

- Monitor for the existence of a credit file in your child's name.
- Receive alerts if any credit files are found.

Consultation

- Consult the experts on any identity theft questions or concerns regarding child identity theft.

Identity Restoration Services

- The experts will take immediate action to correct any damages caused by identity theft. This includes but is not limited to: placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.