



Providing Customizable Products & Services

# Family Protection Plan

The Most Comprehensive Discount Legal Product Available

- ◆ Legal Care
- ◆ Identity Theft Solutions



## Free & Discounted Legal Care



Legal Club of America's® Family Legal Plan is a discount legal referral service with a nationwide network of plan attorneys who provide free and discounted legal care for over 1 million families.

## When to Use a Plan Attorney?



- ❖ To review any lease or rental agreement
- ❖ When you have a dispute with an auto mechanic, neighbor, service vendor, dry cleaner, retail store, etc.
- ❖ When buying a home
- ❖ When contemplating a divorce
- ❖ When dealing with child custody issues
- ❖ When confronted with overwhelming debt

Legal Care Direct does not exclude any area of law from this plan. There are no waiting periods, pre-existing condition exclusions or limitations on usage. Members are encouraged to join our program and make immediate use of the network for any and all legal issues.

## Free & Discounted Legal Care



Membership includes the member, member's spouse or domestic partner, dependent children who are under the age of 25 and any dependent individuals living in the plan member's home such as a parent or grandparent.

Legal Benefits Include:

- ❖ Free Legal Services
- ❖ Contingency Fee Discount
- ❖ Deeply Discounted Legal Services
- ❖ Guaranteed Low Hourly Rate
- ❖ Retainer Based on Discounted Hourly Rate Plan

## Free Legal Services\*



- ❖ Initial phone consultation for each new legal matter (no time limit).
- ❖ Initial face-to-face consultation for each new legal matter (no time limit).
- ❖ Review of independent legal documents (6 pages maximum per document, no limit to the number of new independent documents).
- ❖ Plan attorneys will prepare a free Simple Will for you and your family, as well as update the Will annually for free.
- ❖ A state specific, web based, free Living Will form is available to members. This form can be notarized by a Notary Public. Store this document in a safe location.
- ❖ Plan attorneys will help members represent themselves in small claims court.
- ❖ Assistance in solving problems with government programs, such as INS and Welfare.
- ❖ When deemed appropriate by your plan attorney, he or she will write letters on your behalf (one letter per legal matter, with no limit on the number of new legal matters).
- ❖ When deemed appropriate by your plan attorney, he or she will make phone calls on your behalf (one phone call per legal matter, with no limit on the number of new legal matters).

\* In many states, attorney liability may require plan attorneys to obtain a retainer from the member prior to providing some of the free member benefits.

## Contingency Fee Discount



Attorneys often work on a contingency fee basis on such cases as personal injury and collections. This fee is usually expressed as a percentage of the amount collected or awarded. In some cases, fee maximums are set by state law.

In these matters, your fees will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.

## Deeply Discounted Legal Services\*



Following are eight commonly used legal services for which our plan attorneys have agreed to charge a one time, deeply discounted fee:

Legal Service	Special Member Rate	Non-Member Rate
Traffic Ticket Defense	\$89.00	\$199.00
Name Change	\$155.00	\$365.00
Simple Will (w/Minor's Trust)	\$250.00	\$530.00
Chapter 7 Bankruptcy	\$750.00	\$1,500.00
Non-Support (spouse/Child)	\$275.00	\$1,490.00
Simple Divorce	\$275.00	\$1,100.00
Regular Incorporation	\$295.00	\$585.00
Personal Real Estate Closing	\$250.00	\$675.00

\* The fees listed above do not include additional filing fees, costs of administrative expenses. They are only for legal services rendered. Refer to [www.legalclub.com](http://www.legalclub.com) for definitions of legal services.

## Guaranteed Low Hourly Rate



Plan attorneys have contracted to charge no more than **\$125.00 per hour**, or 40% off their usual and customary hourly rate, whichever is greater, for extended legal care.

Legal Club's discounted hourly rate represents up to a 40% savings off the national average hourly rate charged by partner attorneys.



## Retainer



In the case of extended legal care, plan attorneys may ask members for a retainer. Any retainer sought, will be computed by multiplying the number of hours a plan attorney estimates a case will take, by the plan's discounted hourly rate. For instance:

$$10 \text{ hours} \times \$125.00 = \text{a retainer of } \$1,250.00$$

Any unused portion of the retainer will be returned to the member.

## Identity Theft Solutions



Identity theft is the fastest growing financial crime in America, striking thousands of victims each year. In a matter of seconds, personal information such as a social security number, a credit card number or an address can be stolen and used to obtain a new mortgage, line of credit or additional credit cards.

Our unique identity theft program provides members with a complete restoration solution, a Recovery Team including fraud investigators, identity theft experts and legal counsel that will manage the recovery process from beginning to end, and is the only program in the country that legitimately provides a tool that helps prevent online identity theft - our Keylogging Defense System™.

Program benefits include:

- ❖ Keylogging Defense System™
- ❖ Identity Monitoring
- ❖ Identity Theft Restoration
- ❖ Lost or Stolen Credit Card Assistance / Document Recovery Services
- ❖ Identity Theft Insurance
- ❖ Unlimited Legal Care at Discounted Rates

## Keylogging Defense System™



Our **Keylogging Defense System™** eliminates online identity theft by encrypting every keystroke at the keyboard level and then reroutes those encrypted keystrokes directly to your browser. Our Keylogging Defense System bypasses the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise your vital information.

### ❖ Key Features of Keylogging Defense System™

- ✓ Protects against new and existing Keyloggers
  - ✓ Encrypts keystrokes between the keyboard and the browser
  - ✓ Encrypted keystrokes sent via a separate path that is invisible to Keyloggers
  - ✓ Toolbar plug-in for the latest versions of IE6 and Firefox
  - ✓ Monitors system so that it cannot be subverted
  - ✓ Small memory footprint
  - ✓ Does not require any spyware database updates
  - ✓ **CryptoColor®** technology shows you that you are protected while you browse
  - ✓ Automatically turns on when browser is launched
- ❖ Your defense system will automatically turn on every time you open up a browser. Our **CryptoColor®** technology let's the user know that your system is protected by turning each field you type in, green. This provides strong visual feedback to the user that they are operating in a secure environment and their keystrokes are secure.

## Identity Monitoring



**Identity Monitoring** searches and monitors for past history as well as real time identity frauds or threats. This service includes:

- ❖ Secure, hassle-free identity monitoring
- ❖ Actionable identity alerts
- ❖ Monthly email updates (*optional*)

Our Identity Monitoring does much more than monitor credit, offering a solution as robust as the ones used by the nation's leading financial institutions to prevent theft. Identity Monitoring uses innovative technology to detect misuse or even an elevated likelihood for misuse of an individual's Social Security number, name, address, phone, and date of birth. By creating a SNAPD identity blueprint, this program monitors billions of data on a daily basis from sources such as:

- |                                 |                     |                           |
|---------------------------------|---------------------|---------------------------|
| ❖ New Credit Cards              | ❖ Checking Accounts | ❖ Government Databases    |
| ❖ Wireless Carrier Applications | ❖ Check Reorders    | ❖ Court Records           |
| ❖ Retail Credit Card Accounts   | ❖ Utility Accounts  | ❖ Criminal Records        |
| ❖ Auto/Mortgage/Payday Loans    | ❖ DMV Records       | ❖ Social Security Records |

As identity fraud usually precedes identity theft, this type of proactive system is critical to mitigating the extensive and expensive damage perpetrated after an identity is stolen and manipulated.

## Identity Theft Restoration



Upon notification of an identity theft incident, Privacy Advocates will act on behalf of our members as a dedicated case manager to:

- ❖ Investigate and confirm the fraudulent activity, including known, unknown and potentially complicated additional sources of identity theft.
- ❖ Complete and mail customized, pre-populated, state specific “Fraud Packet” via certified mail with pre-paid return instructions.
- ❖ Place phone calls, send electronic notifications, and prepare appropriate documentation on the member’s behalf, including dispute letters for defensible complaints to any and all appropriate state agencies and financial institutions.
- ❖ Issue fraud alerts and victim statements when necessary, with the three consumer credit reporting agencies, the FTC, SSA, and U.S. Postal Service.
- ❖ Submit Special Limited Power of Attorney and ID Theft Affidavit to involved creditors for card cancellation and new card issuance.
- ❖ Contact, follow up and escalate issues with affected agencies, creditors, financial institutions, to reinforce member’s rights.
- ❖ Assist the member in notifying local law enforcement authorities to file the appropriate official reports.
- ❖ Utilize real time access to public records reports including DMV, criminal, address changes, liens, and judgments for further investigation where applicable.
- ❖ Provide peace of mind and resolution of key issues from start to finish as swiftly as possible.
- ❖ Provide members with a “Case Completion Kit” including copies of documentation, correspondence, forms and letters for their personal records.

## Lost or Stolen Credit Card Assistance / Document Recovery Services



In the event their credit cards are misplaced or stolen Privacy Advocates will provide members with assistance including:

- ❖ Consult with member to determine the severity of the event
- ❖ Obtain credit reports from each of the three major credit
- ❖ Contact each credit card company or other financial institution with the member via teleconference.
- ❖ Cancel members affected credit cards
- ❖ Request new replacement cards
- ❖ Place fraud alerts with all three major credit bureaus
- ❖ Assist members with interpreting their credit reports
- ❖ Provide daily ID monitoring for six months to help proactively prevent any additional identity fraud
- ❖ Provide credit dispute assistance
- ❖ Assist with additional lost items including driver's license, library, and other membership cards.

## Identity Theft Insurance



Each member will also receive up to \$25,000 worth of insurance coverage\*. Identity theft insurance is underwritten by a nationally recognized Insurance Carrier with an “A” or better AM Best Rating. This coverage will help members offset some of the cost of restoring their identity to its original status, including:

- ❖ **Lost wages: \$500.00 per week for 4 weeks maximum**
- ❖ **Re-filing of loans**
- ❖ **Defense cost for certain civil & criminal lawsuits:** Reasonable and necessary fees incurred in the United States by the insured with carrier’s consent for an attorney appointed by them for:
  - a) Defending any civil or criminal suit brought against the insured by a creditor, collection agency or other entity acting on behalf of a creditor for non-payment of goods or services, or default on a loan solely as a result of a stolen identity incident.
  - b) Removing any civil or criminal judgment wrongfully entered against the insured solely as a result of a stolen identity incident.
- ❖ **Reimbursement of fees:** Reasonable and necessary costs incurred in the United States by the insured for:
  - a) Re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event.
  - b) Notarizing affidavits or other similar documents, long distance telephone calls and postage solely as a result of the insured’s efforts to report a stolen identity and/or amend or rectify records as to the insured’s true name or identity as a result of a stolen identity incident.
  - c) Up to six credit reports from established credit bureaus (with no more than two reports from any one credit bureau) dated within 12 months after the insured’s discovery of a stolen identity incident.

# HURON LAW GROUP

