



101 Reasons to Use Legalshield

Unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a quality law firm for covered personal situations, even 24/7 for emergency situations, no matter how traumatic or how trivial they may seem. Because our dedicated law firms are prepaid, their sole focus is to serve you, rather than bill you.

1. You don't have an up-to-date Will.
2. You don't understand the difference between a trust and a Will.
3. Family members challenge your parent's Will.
4. You don't understand your health insurance plan or new legislation.
5. You are selected for an audit.
6. Your parents die and leave you executor of their estate.
7. You are tired of hidden cell phone fees.
8. You do not have a retirement savings plan.
9. You lose your personal identification.
10. You receive a speeding ticket.
11. You are buying or selling your home.
12. Your driver's license is suspended.
13. Your landlord raises rent in violation of your verbal agreement.
14. Your teenager is accused of shoplifting.
15. You decide to change your name.
16. Your new washing machine doesn't wash.
17. Creditors threaten to take action against you for your ex-spouse's debts.
18. A neighbor or school reports you for child abuse.
19. You adopt a child.
20. A friend or neighbor is injured on your property.
21. You need child support enforced.
22. A friend owes you money and files bankruptcy.
23. A caller demands money or damaging information will be released.
24. Your car is damaged by a hit and-run driver.
25. You accidentally back over a neighbor's garbage can.
26. A hairdresser damages your hair with harsh chemicals.
27. Your car is repossessed unjustly.
28. You are subpoenaed or served with legal papers.
29. You are called to jury duty.
30. Your long drive off the tee injures another player.
31. You need your lease agreement reviewed.
32. Your son is injured in a football game.
33. A neighbor trips over a rake in your yard.
34. A jeweler sells you defective merchandise.
35. A car dealership gains illegal access to your credit history.
36. You are hit by a bottle at a baseball game.
37. A friend falls down your stairs and sues you.
38. You need help with credit card liability resolution.
39. You are injured when you slip on a wet floor in a public building.
40. Your livestock trample a neighbor's garden.
41. Your neighbor's dog barks for hours every night.
42. Your teenager gets a speeding ticket.
43. Your landlord enters your apartment without permission.
44. Your child throws a baseball through a neighbor's car window.
45. You don't have a Living Will or Medical Power of Attorney.
46. Your boat is damaged while in storage.
47. Your landlord refuses to refund your cleaning deposit.
48. You lose an expensive watch in a hotel and the manager denies liability.
49. A speeding car nicks your bumper because you parked in the street.
50. A merchant refuses to honor a guarantee.
51. You have an accident driving your friend's boat.
52. Your ex-spouse claims a right to your earnings.
53. A club sends merchandise after you cancel your membership.
54. You are refused service at a restaurant.
55. A property manager refuses to rent to you.
56. You are denied credit for no apparent reason.
57. An online auction goes sour.
58. The repair shop threatens small claims court for money you don't owe.
59. Your car insurance is canceled when your teenager has an accident.
60. Your child needs special education in public school.
61. You made a sizable gift to charity.
62. Angry words result in a slander law suit.
63. You need a patent for an invention.
64. You need a copyright for your manuscript.
65. You are wrongly accused of committing a crime.
66. Your right to privacy has been invaded.
67. Your car is vandalized in a parking lot.
68. A postal carrier slips on your unshoveled walk and breaks his or her leg.
69. You have questions about escrow in a home purchase.
70. You're stopped for speeding and a friend is in possession of marijuana.
71. Your teenager wrecks the car and a friend is injured.
72. You care for your elderly parents.
73. You receive disability.
74. You are cheated by a door-to-door salesman.
75. A repairman charges more than a given estimate.
76. A creditor tries illegal collection tactics.
77. An accident results in a personal injury.
78. You are scheduled to appear in small claims court.
79. Your new house has bad plumbing and a leaky roof.
80. You take a vacation and your room has a view of the trash dumpster.
81. A minor is caught breaking into your home.
82. You have a fender bender while driving a friend's car.
83. Law enforcement enters your property without a warrant.
84. You have a question about an easement on your property.
85. Your neighbor's dog bites your child.
86. You have a property line dispute over a newly installed fence.
87. You're asked to testify as a witness to a crime.
88. You need a premarital agreement.
89. You're buying or selling a car.
90. Your child's school demands a drug or alcohol test.
91. Your bank sends a foreclosure notice after one house payment is late.
92. A retail store won't accept the return of defective merchandise.
93. A repairman won't stand behind his work.
94. A trespasser is caught poaching on your land.
95. You are leasing an apartment.
96. You receive a letter from a creditor and it is not your debt.
97. A bank reports bad credit activity unjustly.
98. You need advice concerning a divorce.
99. Someone injures your dog on your property.
100. You can't make heads or tails out of the new tax forms.
101. Your spouse uses physical force against you.

Tips to Help Protect Against Tax Fraud



Voluntary legal and identity theft plans offer employees another layer of protection during tax season. When tax season approaches, our team of identity theft specialists and licensed private investigators receive a lot of questions related to tax fraud. This type of fraud is becoming increasingly common and is a form of identity theft. Tax identity theft occurs when someone else uses your Social Security number to file a fraudulent return to receive a tax refund.

Our licensed private investigators have provided five tips to help you keep your identity safe and your tax refund out of the hands of criminals.

- 1. File Early!** The earlier you file, the less chance a criminal will be able to file a fraudulent tax return.
- 2. File Smart.** If filing electronically, make sure you use a secure internet connection. If mailing your return, take it straight to the post office.
- 3. Watch out for W-2 Phishing Scam.** As part of this scam, an email will be sent appearing as if coming from a member of management or organization to secure W-2 files.
- 4. Watch out for money scams.** The IRS will not ask you for payment over the phone, nor will they ask you to pay your taxes via a credit/debit card or wire transfer. The IRS will only contact you by mail.
- 5. Protect your Social Security and Medicare Card number.** Do not give out this information unless it is absolutely necessary. Thieves can use this information to file a fraudulent return.

With IDShield, if a participant is a victim of tax fraud, a dedicated Licensed Private Investigator (LPI) can help guide the participant through the IRS calls and paperwork to ensure their identity is restored. As a proactive approach, IDShield also monitors a participant's Social Security number and other Personally Identifiable Information (PII) and will send an alert in real time if a discrepancy is found. LegalShield can provide advice and consultation on the matter and can even represent the participant during a tax audit.

FOR MORE INFORMATION, CONTACT YOUR INDEPENDENT ASSOCIATE:





Unemployment Fraud Guide



If you are enrolled in IDShield and think you are a victim or are concerned about fraudulent unemployment claims please call to speak to an IDShield identity theft specialist.

Unemployment fraud is a common form of identity theft. The steps below can guide you through this identity theft matter.

1. Contact your states unemployment office. A visit to <https://www.dol.gov/agencies/eta/UIIDtheft#state-directory> will provide an easy way to find contact information to state's employment offices and provide as much information to your state's unemployment office.
 - a. If an employer notified you that the claim was filed, you should get the claim ID that is printed on the letter the employer received.
 - b. If you were notified by mail, your name, address, and the employer account numbers will be most helpful.
 - c. If you were notified by mail, your name for unemployment but were denied because a claim has been filed already, the member will need to just provide as much information as possible.
2. Additionally, you will be well advised to create an account at <https://www.ssa.gov/> and review their earnings statement. Discrepancies in this report could be a great indicator that fraudulent income is being reported in your name.
3. You should also pull a copy of their credit report from all three of the national bureaus and make sure the information on the reports is accurate. (ACR allows access to all three bureaus once per week at the moment).
 - a. If the information on the reports is accurate, a fraud alert is suggested. A fraud alert can make it harder for an identity thief to open more accounts in your name. When you have an alert on your report, a business must verify your identity before it issues credit, so it may try to contact you. The alert stays on your report for one year. You can get a new alert after one year. It also allows you to order one free copy of your credit report from each of the three credit bureaus. Be sure the credit bureaus have your current contact information so they can get in touch with you.
 - b. If you have fraudulent entries on the report a credit freeze may be in order. A security freeze is another step you can take to help prevent a thief from opening new credit accounts. Each bureau will need to be contacted in order to have a freeze placed at all three bureaus. A security freeze must be lifted each time you applies for credit.
 - i. Equifax - <https://www.equifax.com/personal/credit-report-services/>
800-685-1111
 - ii. Experian - <https://www.experian.com/freeze/center.html>
888-EXPERIAN (888-397-3742)
 - iii. Transunion - <https://www.transunion.com/credit-freeze>
888-909-8872
4. Filing IRS Form 14039 is another recommended step. Taxpayers file Form 14039 to inform the Internal Revenue Service that they think they may be a victim of tax-related identity theft. This form can be found at: <https://www.irs.gov/pub/irs-pdf/f14039.pdf>.
5. Anytime an identity theft is reported, a complaint should also be filed at: <https://www.identitytheft.gov/>.

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