

Why do many of the largest Fortune 500 companies offer legal and ID theft benefits to their employees?

- Studies show that **7 out of 8 employees** have had some sort of legal issue in their family in the last year... - *Harris Interactive*
- **48.2%** admit in studies that they've taken time from work for a personal legal issue in the past year- *LSK Research Study*
- Employers **lose over \$600 per employee annually** to legal issues - *Harris Interactive*
- **Presenteeism accounts for 61% of an employee's total lost productivity** and medical costs - *Cornell University study, Journal of Occupational and Environmental Medicine*
- **49% of employees lose productivity** at a rate of 1 hour or more per day due to stress. *Business Legal Resources*
- The cost of employee absences is very significant, **amounting to 36% of payroll**, including costs for the wages paid to employees while absent, lost productivity or replacement worker and administrative expenses. – *Mercer*
- Stress costs businesses **\$9,500 per employee**-over \$300 billion annually – Bureau of Labor Statistics
- American Bar Association (ABA) statistics indicate that **nearly nine out of ten employees do not have an attorney of their own**. Most employees are intimidated by the legal system and the high cost associated with retaining the services of an attorney.
- There were **over 11 million victims** of ID theft last year -*Javelin Research 2012*
- Employees can take up to **600 hours**, mainly work hours, to recover from identity theft -FTC

THERE ARE 5 COMMON AREAS OF IDENTITY THEFT



**Drivers
License**



**Social
Security**



Medical



**Character/
Criminal**



Financial

DRIVERS LICENSE: Thieves acquire a driver's license in your name or claim to be you

You could receive DWI, DUI, and other driving-related charges.

Your driving privileges could be suspended or revoked.

You could be arrested during a routine traffic stop for crimes you did not commit.

SOCIAL SECURITY: Thieves use your SSN Identity to gain employment or to report income

Thieves take the income, but don't pay the taxes, leaving you with the bill.

Criminals use your SSN for employment, medical, financial, criminal, school, and other purposes.

MEDICAL: Thieves use your information for insurance benefits, Rx, Medicare, or medical tests

Your rates could go up or your coverage could be cancelled or used up.

You could owe thousands of dollars for a procedure you never had.

You could be unable to obtain medical or life insurance, or other coverage.

CRIMINAL: Thieves mask their criminal activity behind your identity

You could be arrested.

You could be denied employment because of fraudulent criminal records.

Security checkpoints at airports could become a nightmare for you.

You could be denied a passport and be barred from leaving the country.

FINANCIAL: Thieves open new accounts or to gain access to existing accounts in your name

Thieves rob your accounts.

They rack up outrageous charges on credit cards, take out new loans, and more.

They destroy your credit, forcing you to pay higher rates.

You can absolutely be held responsible for the debts incurred by the thieves in your name.

40 EXAMPLES: While Presenting the Membership

By Tony Petrill

You can call your attorney during business hours to ask any question:

The neighbor is doing it again – it's the fence, it's the dog, it's the noise, it's the garbage, it's the property line.

Or you got a ticket or your child got a ticket

Or you're taking care of your mother now

Or you're starting a small business

Or your kid got sent home from school and you need to know your rights, etc.

You may need a letter to:

Debt settlement (I'll pay, but can we do \$300 down and \$50 a month?)

The neighbor, the city that tore up your front yard

The person that did some work on your house

The dry cleaner, the dealership

The phone company, cable company or computer company, etc.

Or maybe to get something off your credit report

You need to have documents reviewed:

Short Sale, Buying, selling or leasing real estate

Refinancing, Loan Modification

Getting a car, a gym membership, cell phone contract, etc.

Zero payments until 2020 at the furniture store, a permission slip for a school field trip,

A letter from the home owners association, the IRS, your bank, etc.

Also, the attorney's put together your Will at no additional charge. Any covered family members get their Will done for only twenty bucks. You decide who gets what, not the judge.

When driving, we cover:

Speeding, rolling stops, u-turns, going through a yellow light, turning right on red, etc.

We assume you are not under the influence, you're not fleeing a felony but you're properly licensed, tagged and insured. This section kicks in 15 days after your effective date...so drive careful for 2 weeks. ;)

We also give you some coverage for civil suits: like a real estate argument, or if someone bumps into you and you spill your hot coffee at the gas station.

We also have some coverage for IRS audits: if you do not have our service, I guess you go in with a bag of receipts. If you have our plan, you'll have an attorney - in a suit - sitting next to you.

One of our attorneys in your area is on call every night for emergency situations. If you are pulled over on a Sat. morning or Sun. afternoon or any week night or holiday - you can call your attorney.

And then we also give you a 25% discount for things that I have not mentioned:

Divorce, Bankruptcy, Child custody, DUI, Pre-existing, Criminal - your kid was with a group of kids and got in trouble, etc. Do you know anyone that got divorced in the last 20 years? I bet they wish that they had 25% off. So, we can't save the world for a dollar day, but it's a pretty darn good plan.

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 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 is 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.