



John Smith
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Welcome!

We are delighted to welcome you to the Universal Benefits Identity Theft Restoration and Legal Services program. Your ID card is attached.

Please see below for program Highlights:

Member Benefits

Members will have 24/7 access to Identity Theft Restoration Advocates who will provide them with comprehensive, personalized recovery services for theft of Member as an individual.

If a Member becomes a victim of personal identity theft, the plan administrator assigns a Recovery Advocate to manage the case and activate the members of the Recovery Team (fraud investigators, legal counsel, and other experts) needed to help with the recovery process from beginning to end.

Insurance Coverage

Each Member will also receive up to \$25,000 worth of insurance coverage provided by AISLIC (American International Specialty Lines Insurance Company, a member company of American International Group, Inc.). This coverage will help 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 law suits: Reasonable and necessary fees and expenses incurred in the United States by the insured with AIG's consent for an attorney appointed by them for (a) Defending any civil 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 event ; and (b) Removing any civil judgment wrongfully entered against the insured solely as a result of a stolen identity event.
- Reimbursement of fees: (a) Reasonable and necessary costs incurred in the United States by the insured for re-filing applications for loans, grants or other credit instruments that are rejected solely as a result of a stolen identity event ; (b) reasonable and necessary costs incurred in the United States by the insured for 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 event and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event ; and (c) reasonable and necessary costs incurred by the insured for 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 event.

Identity Theft Restoration

1-(866)-IDHelp2 or 1-(866)-434-3572

Refer to Policy Number: 916304, and identify yourself as a Legal Club of America member.

What Our Team Does In Case Of ID Theft

- Damage Assessment
- Notifying the three major credit bureaus
- Placing fraud alerts
- Creating a customized Recovery Plan
- Assisting the Member with the restoration of their personal identity to its pre-theft state

**As a special bonus we have included your membership into our Free and Discounted Legal Services Program.
Please see reverse side for member information.**

Free & Discounted Legal Services

Members and their family will have access to a nationwide network of over 20,000 plan attorneys that have contracted with Legal Club to provide them with free and discounted legal services. Upon enrollment, Members will be referred to a plan attorney based on geographic location, area of law required, and language preference.

Free Service For Personal and Family Related Matters:

- Unlimited phone consultations for each new legal matter (no time limit).
- Unlimited face to face consultations for each new legal matter (no time limit).
- Review of independent legal documents (6 page maximum per document, no limit to the number of new independent documents).
- Plan attorneys will prepare a free simple will for the Member and his or her family, as well as update the will annually for free.
- A web based free living will form is provided to Members. This form can be taken to their plan attorney and completed by the attorney for free.
- Plan attorneys will help Members represent themselves in small claims court.
- Assistance in solving problems with government programs.
- Write letters on the Member's behalf (one letter per legal matter, with no limit on the number of new legal matters).
- Make phone calls on the Member's behalf (one phone call per legal matter, with no limit on the number of new legal matters).

Deeply Discounted Legal Services for Personal and Family Related Matters:

These are eight (8) commonly used legal services for which plan attorneys have agreed to charge a one-time, deeply discounted fee.

Legal Service	Special Member Rate	Non-Member Rate
Traffic Ticket Def.	\$89.00	\$199.00
Name Change	\$155.00	\$550.00
Simple Will w/Trust	\$170.00	\$280.00
Ch 7 Bankruptcy	\$250.00	\$750.00
Non-Support (sp/ch)	\$239.00	\$750.00
Simple Divorce	\$210.00	\$750.00
Reg. Incorporation	\$295.00	\$500.00
Personal R/E Closing	\$175.00	\$500.00

Guaranteed Low Hourly Rates for Personal and Family Related Matters:

Plan attorneys have contract to never charge more than \$75.00 per hour for personal and family legal care that goes beyond the free and discounted services. After the free letters, calls and consultations take place, Members and their attorneys will have to decide what course of action to take next. In many cases, Members will have no choice and litigation may ensue. This is the point in time that plan attorneys charge the \$75.00 hourly rate for personal and family legal care.

Contingency Fee Discounts for Personal and Family Related Matters:

Contingency fee will be a 10% reduction of the state maximum rate or the attorney's usual rate, whichever is lower.