

Identity theft exclusions

Legal Remedy - 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) who 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 such enrollment in the Identity Theft Plan 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 a business name, DBA or any other method of identifying business activity.

LegalShield exclusions

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.

If you are in need of 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 will go over these fees with you.

Please Note: Five business days' notice required for court appearances. Class actions, interventions, or amicus curiae filings in which you are a part or potential part are not covered by the LegalShield membership.

Call 800.360.6117 with any questions



Sponsored by Minnesota Benefit Association
MinnesotaBenefitAssociation.org
 800.360.6117

Underwritten by
 LegalShield
 Ada, OK

Township Benefit Program



Identity Theft and Legal Protection



Serving those who serve Minnesota

Why choose these benefits?

You never know if your identity will be stolen or if you'll need legal advice. This benefit for Minnesota township members covers many common legal services for you and your family members.

This benefit covers you, your spouse/significant other, any never married, dependent child(ren) under 26 living at home, or full time in college. Dependent children under 18 for whom you are legal guardian and any mentally or physically challenged children living at home are also covered.

What is the cost?

You can buy the identity theft and legal protection plans separately, or bundle them to save on your premium. And for your convenience, you can pay online with a bank auto debit or your credit card.

Plan	Cost
Identity theft plan	\$14.95/mo
Legal protection plan	\$15.95/mo
Identity and legal combined	\$25.90/mo

How to enroll

1. Go to MinnesotaBenefitAssociation.org
2. Select "LegalShield & Identity Theft Program" under the Township tab
3. Click on the "enroll right away" button
4. Enter your personal information and either your bank information for auto debit or your credit card information. You will be billed monthly.

Services overview

Identity theft

- Covers up to **10 family members**
- Protects all 7 areas:
 - Social Security
 - Character/criminal
 - Financial
 - Driver's license
 - Medical
 - Synthetic
 - Identity theft of minor children
- Up-to-date credit reports
- Continuous monitoring
- Credit restoration services

Preventative legal services

- Unlimited consultation for any legal matter
- Letters and phone calls by your attorney to resolve legal issues quickly
- Document and contract review
- Will and living will preparation for you and covered family members

Motor vehicle legal services

- "In court" traffic ticket defense
- Motor vehicle-related criminal charge assistance
- Assistance to reinstate a suspended driver's license
- Assistance to recover up to \$5,000 of personal property damage for fender benders

Other legal services

- Trial defense
- IRS audit services
- Emergency 24/7/365 legal access
- Preferred member discount

Who is LegalShield?

LegalShield is the company that connects you with legal advice and identity theft protection when you need it. They have been protecting 1.4 million families for over 40 years.

Identity theft

Identity theft affects millions of Americans each year. In just minutes, identity theft causes financial damage and emotional harm that can take years to recover. The township's identity theft program protects your family's good name with constant protection and complete restoration.

Constant identity protection

Identity thieves don't take time off. Fortunately, you are armed with protection and real-time tools:



Credit Report. Enjoy secure web access to your up-to-date credit report.



Personal Credit Score. Login to LegalShield's secure website for a detailed analysis of your personal credit score.



Continuous Monitoring. Monitor your credit file on LegalShield's secure website and receive email alerts about any activity on your credit file.



Identity Consultation. Ask experts from Kroll Advisory Solutions anything related to guarding yourself from identity theft.



Safeguard for Minors. Alerts parents of credit files in a child's name for dependents under the age of 18, plus education on how to best use credit for minors.

All seven areas of identity theft are protected:

1. Social Security identity theft
2. Character/criminal identity theft
3. Financial identity theft
4. Driver's license identity theft
5. Medical identity theft
6. Synthetic identity theft
7. Identity theft of minor children

What if you're a victim?

Ideally, identity theft will never happen to you, and LegalShield will do their best to make sure it doesn't. But in the unfortunate event that it does, they will help you completely restore your identity as fast as possible.

- Start-to-finish identity restoration through Kroll Advisory Solutions licensed investigator
- Seven-year fraud alert notifications sent to all three national credit bureaus
- Proactive searches for activity in your name on local and national databases

Complete identity restoration

If identity fraud happens, you'll have experts working with you to ensure your identity is restored to what it was before the fraud occurred. And that's a very good thing to have. You will have access to thorough assistance with the following essential steps to restore your identity:

1. Restoration preparation
2. Restoration process
3. A fraud issue, when warranted
4. Case closing process



Protect your identity with a program offered by Minnesota Benefit Association and Minnesota Association of Townships.

Legal protection

The township's LegalShield legal protection program gives you the power to talk to an attorney about any legal issue. Whether it's big, small or somewhere in between, your LegalShield provider law firm will be there to offer advice or assistance on any legal issue.

Your plan coverage

Your LegalShield legal plan covers a variety of members in your household:

- You
- Your spouse/significant other
- Never married dependent children under age 26 living at home
- Dependent children under age 18 for whom you are the legal guardian
- Never married dependent children up to age 26 who are full-time college students
- Physically or mentally challenged child living at home

Powerful legal protection

While proven professional advice on any legal matter is just a phone call away, your LegalShield benefit also provides numerous other services from experienced attorneys:

- Phone calls made on your behalf
- Letters written on your behalf
- Contracts and legal documents reviewed (up to 10 pages in length)
- Preparation of your will, living will, and health care power of attorney
- Trial defense
 - Pre-trial preparation
 - Trial representation
- "In court" traffic ticket defense
- 24/7 emergency access for covered situations
- Online legal forms and videos
- Unlimited consultation for any personal or business issue
- Mortgage document assistance
- Family matters
 - Uncontested divorce, separation
 - Uncontested name change, adoption

Motor vehicle services

Your legal protection plan covers the following motor vehicle services:

- Available 15 days after enrollment
- Unlimited "in court" traffic ticket defense
- Accidents: Help with defense for charges of manslaughter, involuntary manslaughter, negligent homicide or vehicular homicide
- Accident assistance, driver's license issues and personal legal injury assistance (up to 2.5 hours of attorney time, up to \$5,000 per claim)

24/7/365 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 a warrant, or if the state attempts to take your child(ren).

Trial defense

Representation if you or your spouse is named defendant or respondent in a covered civil action filed in court.

Year	Pre-Trial Time	Trial Time	Total
1	2.5	57.5	60
2	3	117	120
3	3.5	176.5	180
4	4	236	240
5	4.5	295.5	300



MinnesotaBenefitAssociation.org