



SurePath  
Identity Theft Solutions  
Member Guidebook

**Sure Path ID**™

A product of **LEGAL CLUB.**





# Identity Theft Solutions

## Member Guidebook

Welcome and thank you for joining the SurePath Identity Theft Solutions Program! Please read this booklet carefully, as it contains all the benefits of membership provided by our plan specialists. For the most up-to-date information please refer to [SurePathID.com](http://SurePathID.com).

**To access your plan benefits,  
or for questions about your membership call**

**(800) 305-6816**



### ***ACTION REQUIRED!***

**Some benefits can only be accessed online.  
To complete your account activation visit**

**[SurePathID.com](http://SurePathID.com)**

When logging in for the first time, click [Member Login](#) on the top right of the website then click the "Activate" button:

MEMBER LOGIN	
<div><p><i>First time logging in?</i></p><p><b>ACTIVATE ONLINE ACCOUNT</b></p></div>	<div><p><b>Email Address:</b> <input type="text"/></p><p><b>Password:</b> <input type="password"/></p><p><b>Login</b></p><p><a href="#">Forgot your Password?</a></p></div>

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Legal Club is a proud partner of BCRF, donating 2% of revenue from new group cases this year.

## SECTION 1: ELIGIBILITY

### *Eligibility*

You and your family may take advantage of this program's benefits and services. See the definitions in Section 3 for a complete description of "Eligible Family Members".



## SECTION 2: PLAN BENEFITS

### *Identity Theft Insurance\**

Receive up to \$1,000,000 of identity theft insurance coverage underwritten by a nationally recognized Insurance Carrier with an "A" or better AM Best Rating. This coverage will help offset some of the costs associated with identity theft:

- Lost wages: \$1,500.00 per week, for 5 weeks maximum
- Re-filing of loans
- Defense cost for certain civil and criminal lawsuits
- 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 incident
  - (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 incident and/or amend or rectify records as to the insured's true name or identity as a result of a stolen identity event
  - (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

\* The description herein is a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. Insurance coverage is limited only to the member.



## SECTION 2: PLAN BENEFITS

### *Identity Theft Restoration*

Assists you with full service identity restoration by certified identity theft risk management specialists. To reduce the time and effort required in the event your identity is stolen, our specialists will:

- Provide support in restoring your identity and, if authorized, can employ Limited Power of Attorney to complete all restoration activities on your behalf.
- Contact your banking institutions, file a police report, review your credit report, or place a fraud notification or security freeze with the three credit bureaus.
- Make phone calls, send electronic notifications, and prepare appropriate documentation on your behalf.
- Issue fraud alerts and victim statements when necessary with the three consumer reporting agencies, the FTC, SSA, and U.S. Postal Service.
- Contact, follow up and escalate issues with affected agencies, creditors, financial institutions to reinforce your rights.

### *Lost or Stolen Credit Card Assistance*

In the event your identification or credit cards are misplaced or stolen, Privacy Advocates will:

- Consult with you to determine the severity of the event
- Obtain credit reports from each of the three major credit bureaus
- Contact each credit card company or other financial institution via teleconference
- Cancel affected credit cards
- Request new replacement cards
- Place fraud alerts with all three major credit bureaus
- Assist with interpreting 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

## SECTION 2: PLAN BENEFITS

### *Identity Monitoring\**

Scours the internet to identify the illegal trade and sale of your personal information.

- Monitors thousands of websites and checks millions of data points, and if we find your information, we'll alert you.
- Our proactive detection works in real time, giving you the opportunity to stop the leak early.
- Data is collected on an international level, regardless of a country's credit system or language.
- The sooner you know that your information is compromised, the more you reduce the risk of lasting damage, and the better your chances for a quick resolution.

This program monitors your online identity and keeps you alerted of possible breaches of your:

- Bank accounts
- Credit/debit cards
- Email addresses tied to different online accounts
- Medical ID numbers located on your ID card provided by your health insurance provider
- Phone numbers
- Social security number (we monitor credit data and public records to ensure that your social security number is not being used fraudulently)
- Driver's license
- Passport number
- Store/membership cards (retail credit cards)

\* Identity Monitoring coverage is limited only to the member.

## SECTION 2: PLAN BENEFITS

### *Keylogging Defense System™*

visit **KeyloggingDefense.com/key-generic**  
to download and install the software.

Keyloggers are self-propagating viruses that steal keystrokes and other sensitive information you type as you navigate the internet, log into accounts, pay bills, and shop, etc.

Our Keylogging Defense System™ software helps prevent online identity theft by encrypting keystrokes at the keyboard level and rerouting them directly to the browser, thus bypassing the multiple communication areas that are normally vulnerable to keylogging attacks that could compromise vital information.

Browse, access critical business applications, shop and bank online with confidence knowing that each keystroke is encrypted and is not being transmitted to an awaiting identity thief.



## SECTION 2: PLAN BENEFITS

### *Unlimited Legal Care at Discounted Rates*

As an identity theft victim, you will have access to a proprietary attorney network. Plan attorneys have contracted to charge 40% off their normal hourly rate, with a minimum of \$125 per hour, for all legal care related to an identity theft incident. Plan attorneys may ask for a retainer based on the applicable discounted hourly rate.

This program may be used to prosecute identity theft thieves. This identity theft program provides unlimited discount legal care, at capped hourly rates, enabling you to both defend yourself and prosecute thieves.

### *Online Forms*

Access to a wide-ranging selection of free self-service forms that may be downloaded and completed to create legally valid documents. Forms are state specific and include:

- Last Will and Testament
- Bill of Sale
- Landlord/Tenant Agreements
- Leases
- Advance Health Care Directive/Living Will
- Power of Attorney

In addition to a comprehensive inventory of free forms, you may purchase and download a vast array of self-service forms from our catalog at a substantially discounted price.

## SECTION 2: PLAN BENEFITS

### *To Receive a Plan Attorney Referral*

Contact Legal Club's Member Services Department (MSD) at **(800) 305-6816 8:00 am to 8:00 pm EST, Monday through Friday**. There is no limit to the number of referrals you may receive.

When contacting the MSD, a Service Advocate (SA) will ask you to identify yourself and the method by which you became affiliated with Legal Club. The SA will then ask you to briefly describe your legal issue, for the purpose of referring you to a plan attorney that practices the appropriate area of law, speaks your language and is conveniently located.

If the appropriate plan attorney can not be immediately provided, the SA will escalate your issue to a Manager. In some situations this additional step is appropriate to help ensure the best possible referral. For example, your particular need may require additional review or we may need to confirm certain information with a specific plan attorney or participating law firm. A Manager will call you within two business days to help ensure you are provided the best available referral.

If you are calling to utilize any of the other services included in your plan, the SA will connect you directly to the appropriate service professional.

### *Contacting Plan Attorneys*

When contacting a plan attorney identify yourself as a Legal Club member. If for any reason the plan attorney is unable to assist you please call our toll-free Legal Club Member Services number for another referral.

Plan attorneys may be out of the office, or otherwise attending to their existing clients. Therefore, please allow up to 3 business days for the plan attorney to respond to your call(s).

## SECTION 3: DEFINITIONS & MISC. INFORMATION

### **DEFINITIONS**

**ELIGIBLE FAMILY MEMBERS:** Includes spouse or domestic partner, dependent children and any categorically dependent individuals living in the plan member's home such as a parent or grandparent. Identity Theft Insurance and Identity Monitoring coverage are limited only to the member.

**PLAN/PARTICIPATING ATTORNEYS:** Must be licensed and qualified to practice law in their state, maintain professional liability insurance if required by their state, and have contracted with Legal Club to provide legal services as outlined in this Plan Member Guidebook for the law areas that they handle and the cases they accept.

**PLAN MEMBER:** Any person who has purchased a Legal Club membership and is current with payments.

### **MISCELLANEOUS INFORMATION**

- Participating attorneys are bound by their state's professional code of ethics. They will advise you if they have a conflict of interest in taking your case. Attorneys have the inherent right to decline a case for any reason. However, plan attorneys have agreed not to reject any eligible plan member seeking services by reason of the amount of fees to which he or she may be entitled to charge under the Legal Club plan. If a plan attorney is unable to assist you, please contact Legal Club's Member Services Department for further assistance.
- To cancel membership, contact Member Services at (800) 305-6816 or send written notification to Legal Club. A full refund of the initial month's fee may be requested if cancelled within 30 days of receiving membership materials.
- Providers are subject to change without notice.
- Attorney fees are paid directly to plan attorney. Participating attorneys are not employees of Legal Club and have no financial obligation to the company.

## SECTION 3: DEFINITIONS & MISC. INFORMATION

- Legal Club of America Corporation and any of their agents, officers, or subsidiaries are not liable to indemnify or reimburse any plan member or participating attorney for any attorney fees or costs generated by the plan member.
- Legal Club of America Corporation and any of their agents, officers, or subsidiaries, as well as State Bar Associations and other regulatory agencies, do not guarantee the quality or quantity of legal services that are provided by plan attorneys. However, all participating attorneys are required to provide certificates of liability insurance if required by their state associations, and background checks are performed periodically to verify that they are in good standing.
- Plan attorneys have the sole responsibility for providing any and all legal services to the plan member.
- Legal Club of America Corporation is not a law firm, insurance carrier or a provider of legal services.
- The membership term is one year and shall automatically renew at the end of each membership term, unless explicitly cancelled.
- The term "guarantee" as used in this guidebook refers to the guarantee that Legal Club will use its best effort to locate and refer its members to an attorney that will abide by the fee schedule outlined herein. If Legal Club cannot find such an attorney for a member, the member's only recourse is a refund of the most recent month's membership fee.
- Court filing fees, expert witness fees, court costs, court reporter fees, transcript expenses, photocopying costs, postage, telephone toll charges and any other incidental expenses incurred by the plan member are excluded from discounted rates under any of the three pricing formulas described in this guidebook. Travel expenses are not eligible at discounted rates when the attorney must travel to represent a plan member's interests.
- Information available at [www.legalclub.com](http://www.legalclub.com) will contain the most up-to-date plan benefits, definitions, terms and conditions, etc. In the event of a conflict or discrepancy, the website content shall be considered the most up-to-date and correct.

## SECTION 4: TERMS & CONDITIONS

The following matters are excluded from your plan privileges:

- Legal matters where the eligible plan member(s) is not a victim of Identity Theft.
- Legal matters involving the laws of jurisdictions outside the United States or its territories.
- Legal matters where the plan member has already retained participating counsel at their usual and customary rates prior to enrollment in Legal Club.
- Frivolous legal matters as determined by the plan attorney in accordance with the professional code of ethics in their state.
- Any action involving Legal Club, plan attorneys, affiliated companies or any of their company's or affiliated company's directors, officers, employees or agents in any matter in which they have interests adverse to the plan member's.
- Legal matters against the plan sponsor, employer, directors, officers, agents or employees, where Legal Club membership was gained through the sponsor or employer's efforts.
- In matters where the plan member and eligible family member have adverse interests, only the original plan member is eligible for plan discounts and not the family member unless both parties provide written authorization and consent otherwise.

© Legal Club of America Corporation 2016. The hiring of a lawyer is an important decision. Before you decide to hire the lawyer to whom you are referred, please ask the lawyer for written information about the lawyer's qualifications and experience. All legal services are provided by contracted, licensed attorneys. Plan benefits administered by Legal Club of America Corporation.





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