

# Your Legal Advocate

*Relax... You're Covered*

2009



## In This Issue:

Consumer Rights  
Cell Phone Safety  
Financial Focus  
Estate Planning  
Credit Restoration

## Contact Us:

Legal Resources  
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Virginia Beach, 23452  
(757) 498-1220

## Maryland

2 Bethesda Metro Ctr.  
Ste. 1560  
Bethesda, MD 20814  
(301) 654-9490

## Richmond

830 Southlake Blvd.  
Ste. 2B  
Richmond, VA 23236  
(804) 897-1700

## National

1-800-728-5768



Legal Resources™ has a team of experienced paralegals who are dedicated to assisting all our subscribers. As your *Legal Advocate*, we will facilitate timely communications between you and your Plan Attorney. We will make sure that you and your Plan Attorney have the opportunity to talk about what is really important to you.

Everyone wants to be heard and respected and receive timely phone calls. As a Legal Resources™ subscriber, we guarantee that you will be heard. We want to hear from you and encourage all of our subscribers to call us.

Dealing with legal situations is often overwhelming, confusing and stressful. By joining thousands of other subscribers, you have joined a powerful legal services organization.

If you feel like you are not receiving quick and attainable services from your Plan Attorney, we want to hear from you. If you are very pleased with your Plan Attorney, please share your experience with us. You will feel better and so will we! Email us at [lrsv@legalresourcesva.com](mailto:lrsv@legalresourcesva.com) or call 1-800-728-5768.

## Tips for Using Your Plan Attorney

**Making Appointments:** It is important to call your Plan Attorney as soon as you become aware of a legal issue. Attorneys book appointments and court dates weeks in advance, so call immediately to secure a desirable appointment.

**Office Hours:** Most law firms are open during normal business hours, typically between 9:00 a.m. and 5:00 p.m. Consultations outside of normal business hours may be available in special cases and at the discretion of your attorney.

**Cancelling Appointments:** An attorney's time is very valuable. The free consultations covered by Legal Resources™ would normally be billed at \$150-\$300 per hour. If you cannot make an appointment, please call the law firm to reschedule.

**Attorney Schedules:** Attorneys are often in court in the morning. You may leave a message with their receptionist and expect a return call within 24 to 48 hours.



Watch our video @ [www.legalresourcesplan.com](http://www.legalresourcesplan.com)



## Protect Your Rights as a Consumer....

### Learn about Warranties

When you purchase a product or service you expect the manufacturer or seller to stand behind their product. This expectation is called a warranty. Warranties can vary with purchases. You can compare the coverage just like you compare products before purchasing. Federal law requires that warranties be available for you to read before you make your purchase, whether shopping by catalog or internet.

As a consumer, you need to be aware of the three types of warranties. They are: written, spoken or implied.

**Written Warranties:** Before you make a purchase, ask yourself these important questions:

- How long does the warranty last?
- How do you contact the warranty service department?
- What will the company do if the product fails?
- What exactly is covered under the warranty?
- Are there any conditions or limitations to the warranty?

If there is no written warranty, then your purchase is still covered by an implied warranty, unless it is marked 'as is'.

**Spoken Warranties:** Spoken warranties cannot be validated unless they are also put into writing. It is always important to ask for the warranty in writing.

**Implied Warranties:** Almost every purchase is covered by an implied warranty. The most popular and common implied warranty is merchantability, which means the product will do what it is suppose to do.

To minimize warranty problems:

- Read the warranty thoroughly before buying.
- Consider the reputation of the company offering the warranty.
- Save your receipt and file it with your warranty.
- Use the product according to the manufacturer's instruction.

As a Legal Resources™ subscriber, you are entitled to receive legal representation by your Plan Attorney regarding a dispute or the recovery of any product warranty or guarantee. Please call your Plan Attorney today if you have any questions.



**Protect personal information stored in your cell phone!**

## Cell Phone Safety.... Don't Become A Victim of ID Theft!

In this day and time it is necessary to be proactive about protecting your personal information stored in your cell phone. Cell phones are growing more complex and users are storing more and more personal information on them, such as addresses, phone numbers, voicemails, and passwords.

Protect data stored on your cell phone by locking the keypad while your phone is not in use. Still, data stored on your phone may be recoverable with simple software programs.

Before you decide what you want to do with your phone, take the proper steps to "wipe it clean"! Here are a few tips to help you:

- Remove the subscriber identity module (SIM) card from your phone.
- Delete all personal data from your phone, including phone book, lists of calls, voicemails, etc.
- Contact your wireless provider to ensure the phone's operating system information is permanently deleted.

Once your cell phone has been properly "wiped clean", you have a choice on how to dispose of it. You may recycle, donate, resell or dispose of your phone.

**For Information on ID Theft, call us @ 757-498-1220 or 1-800-728-5768**

# Wills & Estate Planning

## Answers to some commonly asked questions....

One of the most valuable and widely used services under the Legal Resources™ plan is the coverage for will preparation. A will provides for the distribution of property which you own at the time of your death. Wills can be made with varying degrees of complexity and can be utilized to achieve a wide range of family and tax objectives.

### What are the benefits of having a will?

- Determines who will receive your property and the manner in which you would like them to receive it.
- Designates a guardian of your minor children if there is no surviving parent.
- Choosing the personal representative or executor of your estate.
- Provides for the special needs of a beneficiary.
- Facilitates the probate process.
- Enables you to make alternative distribution in the event contingencies occur; e.g. you and your spouse die simultaneously.

### What is an Advance Medical Directive?

An “advance medical directive” is a written or oral statement which expresses your wishes regarding future medical care. The directive also includes a “living will” and a “health care power of attorney.” A living will allows you to choose what life sustaining procedures should be withheld or provided



under specific circumstances, if you become unable to communicate those wishes.

### What is a Power of Attorney?

A power of attorney is a document which gives a person legal authority to act on your behalf. In a financial power of attorney, you choose an agent (called an “attorney-in-fact”) who will take care of financial matters for you. This is especially helpful if you become incapacitated and cannot do these things personally.

Failure to make estate plans and keep them up to date can place a tremendous strain on loved ones at a most difficult time. By planning for your financial future today, you ensure that you and your estate are taken care of in the manner you choose. As a Legal Resources™ subscriber, these services are covered 100%.



## Are You Leaving Your Employer? .....

You want to keep your valuable legal coverage. Don't Worry! You can keep this benefit.

We've made it simple for you to continue your Legal Resources™ coverage by converting to a low monthly individual rate.

Contact our Subscriber Relations Department at (800) 728-5768.

### It's that SIMPLE!

Remember, Legal Resources™ does not offer individual memberships. This is the only way to ensure your valuable coverage continues. Have peace of mind knowing you're still covered!

## Need Court Representation.... Call Immediately!

If you receive a summons to appear in court, it is important that you contact your Legal Resources™ Plan Attorney right away. This ensures that your attorney is available to represent you on that specific date. Please don't wait to *CALL!* When you do call to make your appointment, tell the paralegal the date and time you are required to appear in court.

### On our Website...

- Know your coverage and Plan Attorney.
- Complete the online survey.
- Watch our video about plan benefits.
- Update your mailing address.
- Access the link for free Credit Reports.

[www.legalresourcesplan.com](http://www.legalresourcesplan.com)



## Have you Moved?

Call (757) 498-1220.  
Outside Hampton Roads, VA  
Call 1-800-728-5768.

Help us keep our records updated!

# Financial Focus... Helping you achieve your financial goals.

Considering these uncertain economic times, many Legal Resources™ subscribers are using our services to seek legal advice and assistance regarding debt management and credit restoration. Legal Resources can help you.

- Advice and consultation (up to one hour covered in full for any legal matter and unlimited for all fully covered services),
- Defense of civil actions (covered in full for all District Court matters including defense of judgments and garnishments),
- Refinances (under the extended coverage rider), and
- Bankruptcy (under the extended coverage rider).

### What if I find mistakes on my credit report?

If you find incorrect information on your credit report, you must complete a “request for investigation” form from the credit bureau.

### How long can negative information stay on my credit report?

Most negative information can stay on your credit report for up to seven years.

### How do I rebuild my credit?

The key to rebuilding credit is to get positive information into your record. Here are two suggestions:

- If your credit report is missing accounts you pay on time, send the credit bureaus a recent account statement and copies of cancelled checks showing your payment history.
- Creditors like to see evidence of stability. Ask that these items be added to your credit record: current/previous employment, your current residence, telephone number, date of birth, and your checking account number.



## Attorney Fee Savings

*“Estimated Attorney Fees” Demonstrates the potential savings our legal plan provides. The estimated attorney fees do not represent actual payments but rather the standard fee or hourly rate an attorney would charge for that service.*

### Examples of Estimated Legal Services

- ❖ Legal Counsel and Advice for all covered benefits
- ❖ Traffic Court Representation
- ❖ DUI Court Representation (1st Offense)
- ❖ Will Preparation  
*(Includes living will, medical durable power of attorney, advance directives, and coverage provisions for minors)*
- ❖ Credit /Warranty Disputes
- ❖ Reviewing a financial Contract or Lease
- ❖ Tenant Disputes with Landlords
- ❖ Uncontested Divorce Representation
- ❖ Uncontested Domestic Adoption *(includes name change)*
- ❖ Purchasing or selling a primary residence  
*(A minimum \$50.00 administrative charge will apply in all real estate closings conducted by the Plan Attorney)*
- ❖ Defending a Civil Action in District Court
- ❖ Defending your child in Juvenile Court *(misdemeanor)*

### Estimated Attorney Fees without Legal Plan

- \$250/hr
- \$500-\$1000
- \$1000-\$1,500
- \$300-\$500 per person
- \$250/hr
- \$250/hr
- \$250/hr
- \$750-\$1000
- \$750-\$1000
- \$400-\$700
- \$1000-\$1500
- \$750-\$1500

### Attorney Fees as a Legal Resources Subscriber\*

- 0 -
- 0 -
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- 0 -

*Please review the enclosed Summary of Services for a complete description of all services and limitations PRIOR to enrollment. Subscriber responsible for all non-attorney costs (filing fees, fines, court costs, etc.) \* with a participating provider.*

**Visit our website@[www.legalresourcesplan.com](http://www.legalresourcesplan.com)**