



# Employee Legal & Identity Theft Protection Plans

Creating products that improve and enhance the lives of everyone.



Prepared by LegalShield

Proposal valid for 180 days.

FOR MORE INFORMATION PLEASE CONTACT AN INDEPENDENT ASSOCIATE:







### **Why Choose LegalShield**

At LegalShield, we've offered legal plans for over 45 years. We're dedicated to creating a world where everyone can access and afford legal protection. Expected and unexpected legal questions arise every day, and with LegalShield on your side, you'll have access to a dedicated law firm 24/7 for covered emergency situations. From real estate to divorce advice, speeding tickets to Will preparation and beyond, we're here to help you with your personal legal matters – no matter how traumatic or trivial they may seem.

### **Legal issues can be costly.**

#### **We've Levelled the Playing Field**

For an affordable monthly rate, LegalShield gives you the ability to talk to a lawyer on any personal legal matter without worrying about high hourly costs. That's why, under the protection of LegalShield, you and your family can live your lives worry-free.

Even better, you don't have to concern yourself with figuring out which lawyer to use – we'll handle that too. We'll put a dedicated law firm in your corner to provide 24/7 access for covered emergencies.



## Who is Covered:

- The participant.
- The participant's spouse. Spouse includes domestic partners, civil union partners, same-sex partners, or opposite-sex partners. Civil union partner includes partners in legal relationships that may go by a different name, but which provide substantially all of the rights and benefits of marriage. Domestic partner includes partners in legal relationships that may go by a different name, but which provide some, but not all of the rights and obligations of marriage.
- Never married dependant children of the participant, or participant's spouse, under 26 years of age who are permanent residents of the participant's household or full-time students living away from home while attending school.
- Children under 18 years of age for whom the participant, or the participant's spouse, is the legal guardian.
- Any dependant child, regardless of age, who is physically disabled or mentally incapacitated resulting in an inability to make legally binding decisions, and is (i) unable to be employed; (ii) 51% or more financially dependant upon the participant or participant's spouse; and (iii) lives at home with the participant or participant's spouse. Documentation may be required by LegalShield or the provider law firm before legal services may be rendered. A dependant is the natural or adopted child of the participant, or participant's spouse.

# Benefits Overview

## **Advice and Consultation**

Call your dedicated law firm for phone consultations on any personal legal matter, even pre-existing matters.

## **Letters/Telephone Calls Made on the Participant's Behalf**

Your dedicated law firm can send a letter or make a phone call on your behalf for personal legal issues. A letter sent on your behalf can help resolve your legal issue.

## **Document Review**

Your provider law firm will review personal legal documents (up to 15 pages each).

## **24/7 Emergency Access**

Get 24/7/365 access to a lawyer if your legal rights, freedoms or liberties are being denied or threatened. Call 1-877-825-3797 for after-hours legal consultation on covered emergencies.

## **Mortgage Preparation and Consultation**

Your law firm can prepare mortgage documents for the purchase of your primary residence, as required by the borrower by the lending institution.

## **Uncontested Separation or Annulment\***

Your law firm will provide services and representation, when needed to the named member for uncontested legal separation or uncontested civil annulment.

## **Uncontested Divorce\***

Your law firm will provide services and representation, when needed, for an uncontested divorce when both parties agree in writing without negotiation by the lawyer, and when net material assets of the marriage are under \$500,000. The divorce must comply with the requirements set forth in the Divorce Act.

## **Uncontested Adoption\***

Receive assistance from your law firm for uncontested adoption proceedings.

## **Uncontested Name Change\***

Your law firm will provide services and represent you, if required, for an uncontested name change.

## **Last Will and Testament**

Have your Last Will and Testament prepared by your law firm.

## **Enduring/Continuing Power of Attorney**

Your law firm will prepare your enduring/continuing power of attorney or mandate.

## **Health Care Directive/Living Will**

Your law firm will prepare your health care directive/Living Will.

## **Speeding Tickets**

Snap a photo of your citation and let your dedicated law firm assist with non-criminal moving traffic matters.

## **Criminal Defence for Death-Related Traffic Accidents**

Get advice and representation for criminal charges of manslaughter, involuntary manslaughter, negligent homicide and vehicular homicide.

## **Driver's Licence Assistance**

Your law firm will provide up to 2.5 hours of assistance to help with driver's licence reinstatement.

## **Property Damage Collection**

Your dedicated law firm will help you collect property damage claims of \$5,000 or less for damage as a result of driving, riding in or being struck by any motor vehicle or boat. You may receive up to 2.5 hours of lawyer assistance per incident.

\*This service is available 90 consecutive days after the effective date of the membership.



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

### **Trial Defence**

Your law firm will provide a scheduled number of hours for representation if you are named accused in a covered civil action.

### **Canadian Revenue Agency (CRA) Assistance**

Receive a scheduled number of hours from your law firm for advice, consultation, negotiations and representation if audited by CRA for your personal tax return.

### **25% Off Additional Legal Services**

You may continue to use your dedicated law firm for legal situations that extend beyond plan coverage. The additional services are available for 25% off the law firm's standard hourly rates. Your provider lawyer will let you know when the 25% discount applies and will discuss the fees with you.





## Why Choose IDShield

Lenders, creditors and many businesses check your financial data and submit their findings to your credit report. Errors on your report could lead to higher payments for products such as loans, car insurance, false debts and problems with mortgage applications.

People are spending more time online than ever. Many now rely on the internet for work, entertainment, socialization, shopping, and much more. Most of us don't want to think about it, but the reality is that, with so much time spent online, your private data and reputation can be stolen with just a few simple keystrokes.

Rather than leaving security up to chance, you can proactively arm yourself against cybercrimes and reputation hijacking with IDShield's impressive online privacy and reputation management services to help ensure that your private information remains private.

IDShield makes protection personal. We strive to stand out in a field that often presents do-it-yourself solutions by instead offering personalized, one-on-one consultation for managing online reputation and helping members navigate the conveniences and challenges of modern life without giving up their privacy.

IDShield monitors your credit report and triggers an alert when your Personally Identifiable Information (PII) appears on a credit check – giving you a chance to review potentially fraudulent activity. By watching your TransUnion report, we provide you with a view of your valuable credit standing.

Full-service monitoring with instant alerts – that's the power of credit monitoring.



## Who is Covered:

**Individual plan:** The participant only.

**Family Plan:** Covers the primary participant and their spouse. Spouse includes domestic partners, civil union partners, same-sex partners, or opposite-sex partners. Additionally, provides consultation and restoration benefits for up to 10 dependant children under the age of 26 of the named participant or named participant's spouse, who permanently live in the same residence as the named participant or are a full-time student. IDShield also provides information for the participant and their spouse/partner to receive their Canadian credit reports.



# Benefit Overview



## **NEW!** Trend Micro Maximum Security

Get complete, multi-device protection against ransomware, viruses, dangerous websites, and identity thieves. Includes mobile security for Android and iOS. Our cloud-based AI technology delivers highly effective and proactive protection against ever-evolving malware infections. And parental controls provide tools to schedule specific timeframes for when children can browse the web and content filters to monitor and block what web pages can be viewed. You can depend on Trend Micro and IDShield to provide access for defense against known and never-before-seen attacks, keeping you ahead of the rapidly changing threat landscape.



## **NEW!** VPN Proxy One

Wireless internet connections have made virtually everything simpler. Easy access in places like restaurants, shops, parks, and airplanes make online transactions and communications possible almost anywhere. Like any other technology, however, this amazing convenience also comes with risks. Public Wi-Fi hotspots in particular often lack security, making them more vulnerable to criminal hackers. Trend Micro's VPN Proxy One turns a public hotspot into a secure Wi-Fi via Virtual Private Network (VPN) with bank-grade data encryption to keep your information protected from hackers.



## **NEW!** Password Manager

Get multiple device protection and privacy for your digital life.

- Helps block dangerous websites
- Identifies and change weak passwords
- Manages and encrypts passwords
- Gives you control
- Saves time
- Creates unique, tough to hack passwords



## Continuous Credit Monitoring

Lenders, creditors and many businesses check your financial data and submit their findings to your credit report. IDShield monitors your TransUnion credit report, alerting you to any changes and providing a complete view of your valuable credit standing.



## Dark Web Monitoring

Dark Web Internet Monitoring: Extensive monitoring of Personally Identifiable Information (PII) across the dark web. Information monitored on the dark web includes:

- Full Name - Date of Birth
- Bank Account Numbers (up to 10)
- SIN - Driver's Licence
- Credit/Debit Card Numbers (up to 10)
- Passport Number
- Retail Card Numbers (up to 10)
- Phone Numbers (up to 10)
- Medical ID Numbers (up to 10)



## Unlimited Service Guarantee

We don't give up until your identity is restored. Our industry-leading identity theft specialists will do whatever it takes for as long as it takes to help recover and restore your identity to its pre-theft status.





### Consultation and Restoration

Full-Service Restoration: If an identity theft event does occur, our identity theft specialists will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. The specialist will work on your behalf to resolve the issue by contacting the appropriate government agencies, financial institutions, credit bureaus and collection agencies.

## Credit Reports and Monitoring

### Credit Reports

You will receive your TransUnion credit report upon request once every 90 days. Canadian credit reports utilize Credit Vision scoring models.

### Credit Score Tracker

Request for a credit report with a map that shows a quarterly historic view of credit trends from previous years – beginning when service was first activated.

TransUnion credit report is monitored for:

- New Accounts
- New Address
- New Inquiry
- Account Included in Bankruptcy
- Delinquent Account
- New Public Record
- New Employment



IDShield gives you direct access to Identity Theft Specialists to help resolve identity theft and related issues.

# Additional Monitoring

## Personal Internet Monitoring

Scans the internet to see if your Personally Identifiable Information (PII) is found online. If an exact match is discovered, you will receive an identity threat alert.

## Wallet Lock

Provides secure storage of sensitive items in your wallet in the event your wallet is lost or stolen.

### We monitor the following data points:

- Name
- Date of Birth
- Social Insurance Number
- Address
- Driver's Licence
- Credit/Debit Cards
- Bank Account Numbers
- Passport Number
- Phone Numbers
- Email Addresses
- Medical ID Number

# Privacy and Reputation Management

## Reputation Management

Scans your social media accounts for existing content that could be damaging to your online reputation. Post and comments that contain harmful language or images will be flagged for review.

## Reputation Score

Ranks your online reputation risk by giving you a score based off the content found on your social media accounts. We'll offer tips to improve your score and flag social posts that might contain harmful images or language.



# Identity Consultation Services

IDShield Members are eligible to receive the following consultation services:

- Assistance with ordering an initial Canadian credit report.
- Access to Identity Theft Specialists who will address credit inquiries, disputes and concerns regarding any consumer credit report received.
- Access to Identity Theft Specialists for questions regarding identity theft issues.
- Consultation on consumer rights and current legislation.
- Education on best practices to proactively reduce exposure to identity theft.
- Consultation on best practices for the use and protection of a consumer's Personally Identifiable Information.

Identity Theft Specialists are further available to:

- Discuss the latest information on current trends related to identity theft and fraud issues.
- Disclose best practices for financial transactions.
- Consult on best practices for consumer privacy.
- Discuss tactics and best practices while shopping and communicating online.
- Provide best practices and consultation regarding email scams and social media use.
- Consult on common scams and schemes.
- Provide lost/stolen wallet assistance.
- Review data exposure/data breach safeguards.
- Consult and educate on criminal and medical identity theft.
- Consult on issues related to deceased and minor identity theft.

## Identity Restoration

If identity theft does occur, you'll receive full-service restoration benefits from our Identity Theft Specialists who are trained to:

- Assist in organizing details of issues.
- Explain fraud victims' rights.
- Assist in identifying nature of the fraud.
- Educate you on process and responsibilities.
- Assist in the gathering and completion of necessary paperwork, including police reports.

- Send you a fraud restoration packet.
- Explain contents of restoration packet.
- Clarify what to do when receiving paperwork and what should be sent back to IDShield.
- Assist in placing and/or providing a list of contact phone numbers for immediate fraud alerts.
- Aid in ordering credit bureau reports.
- Assist with any questions you may have as you work through the identity theft restoration process together.

## Credit Report Consultation

After you have obtained a credit report disclosure following an identity theft event, our Identity Theft Specialists will:

- Assist in reading, analyzing and understanding your credit report.
- Help place fraud alerts to additional credit bureaus.

- Assist with notifying and working with credit bureaus to restore credit to pre-theft status.
- Review credit history and verify if fraud includes information such as addresses, prior employment details, new and/or derogatory credit accounts, or public records such as liens, judgments and bankruptcies.



# Full-Service Restoration

If an identity theft event does occur, our identity theft specialists will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. The specialist will work on your behalf to resolve the issue by contacting the appropriate government agencies, financial institutions, credit bureaus and collection agencies, including:

- Credit card companies
- Financial institutions
- Credit repositories
- Reporting Economic Crime Online (RECOL)
- Internet Fraud Complaint Centers (IFCC)
- Passport Canada
- Law enforcement personnel and other organizations that may store personal information

And where warranted by the identity theft situation, our specialists will:

- Confirm creditor contact information.
- Contact creditors and collection agencies to close all open fraud accounts.
- Place fraud alerts with credit bureaus.
- Notify and work with collection agencies when necessary.
- Notify and work with law enforcement personnel when necessary.
- Offer any additional assistance Identity Theft Specialists could reasonably provide based on your specific issues.

## Credit Counseling and Education

We provide one-on-one education to help you understand your valuable credit rating and actions that are likely to have an impact on your credit score. Lenders and creditors check your financial info and submit their findings to your credit report. A bad credit score could lead to higher payments for products, loans, insurance, debts and mortgage applications.

By combining your legal plan credit benefits with your IDShield credit counseling and education benefits, you get full-service support for credit related matters. With this full-service credit approach, we review your expenditures to help you identify unnecessary spending habits that could negatively affect your credit rating. We look at your expenses to help determine if you are paying for services you don't need. If you already subscribe to Netflix and Hulu, do you really need that third streaming service subscription? Are you paying for the premium phone plan when a cheaper tier will do? By analyzing your payments, we can help you trim the fat that could lead to a bad credit rating.

Receive counseling on:

- Debt management
- Financial budgeting
- Actions that impact your credit rating
- Identity theft risk management
- Reducing exposure to identity theft
- How new credit report entries can impact credit ratings
- How credit scores influence loans and interest rates
- Causes of credit score changes
- How collections and inquiries affect credit reports
- Reviewing suspicious activity
- How to build credit
- Home buying coaching
- Mortgage risks and education
- Creating a budget
- Spending habits
- How debt settlement affects credit score
- Understanding credit card APR

Restoration Limitations:

The following are not included with the services:

- Legal Remedy - Any stolen identity event where the victim is unable or 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 where the participant who suffered the fraud personally participated in, directed or had knowledge of such acts.
- Financial Loss - Services do not cover any financial losses attributed to the stolen identity event including, but not limited to, money stolen from a wallet or other monetary losses and unauthorized purchases of retail goods or services online, by phone, by mail or direct.
- Pre-existing Stolen Identity Event Limitations - If the victim either had knowledge of or should reasonably have had knowledge of the pre-existing stolen identity event based on information provided to the victim prior to enrollment in the program, such an event and the consequences related to it are not covered.
- Business - A covered stolen identity event does not include business losses, including but not limited to the theft or unauthorized or illegal use of the victim's business name, DBA or any other method of identifying the victim's business activity.
- Dormancy or Inactivity - If the victim cannot, or does not, provide the items required to open a case, or if the victim fails to respond to or cooperate in activities facilitated by IDShield for the purpose of ID restoration once the process has been initiated.
- Incurable - Because of the nature of the activity associated with identity theft, some issues cannot be resolved. For example, if a fraudulent act results in the victim's name being improperly placed on a government agency's restricted list (e.g., a "no fly" list) IDShield cannot promise removal of the victim's name.
- Legal services are not provided under identity theft restoration services. IDShield participants should consult their individual plans to determine availability of legal services.



LegalShield		IDShield	
PLAN TYPE	MONTHLY RATE	PLAN TYPE	MONTHLY RATE
LegalShield Family Plan		IDShield Family	
		IDShield Individual	

Combo	
PLAN TYPE	MONTHLY RATE
LegalShield & IDShield Individual Plan Combo	
LegalShield & IDShield Family Plan Combo	



# LegalShield Company Overview

Businesses across North America trust LegalShield to help protect their employee and their bottom line.

As one of the first companies in North America to provide legal expense plans to consumers, we are currently protecting and empowering approximately 4 million lives across North America.

## **Executive Team**

Jeff Bell – Chief Executive Officer

Kathy Pinson – EVP, Chief Operating Officer

Scott Grissom – EVP, Chief Financial Officer

Darnell Self – EVP, Network & Business Development

Martine Giroto – President of LegalShield Canada

Glenn Petersen – President, LegalShield Business Solutions

Don Thompson – President, Network Marketing & Sales

Keri Norris – SVP, Legal & Regulatory Affairs and Chief Legal Officer

Emily Rose – SVP, Broker and Partnership Sales, Business Solutions

Ted Vitalo – VP, Associate and GA Group Sales

Todd Barrs – President, Direct to Consumer

# LegalShield Security Overview

**LegalShield protects our members' Personally Identifiable Information from all angles.**

By taking the following compliance and security precautions, we ensure a member's data is kept secure.

## **COMPLIANCE STANDARDS:**

- By following NIST SP 500-53 guidelines and SANS Critical Security Controls, LegalShield assets are protected from cyber-attacks, human errors and more.
- Performance for safeguarding customer data is tested annually through third-party SOC2 type II and SOC3 reports.
- Privacy practices are outlined in a documented privacy policy.
- Data is kept secure over public networks by using EV SSL Certificates.
- Further safeguards include continuity/disaster recovery testing.
- LegalShield continually evaluates our practices with internal and third-party tests for PCI DSS compliance.

## **DATA AND PHYSICAL SECURITY:**

- Security guards offer onsite protection 24/7/365.
- Physical access to servers and protected documents requires badge access.
- Security measures are strengthened through encryption, firewalls, intrusion detection systems, content filtering, penetration testing, vulnerabilities scanning and secure file transfers.
- Employees undergo background screening and receive regular training on security practices.
- Servers and workstations are protected via centralized anti-virus/anti-malware management systems.
- Account access is further secured through multi-factor authentications systems.
- Roles-based access to data limits physical and network access to those who need it.
- Safeguards are monitored via SIEM security analytics.
- LegalShield premises are secured with surveillance and alarm systems.
- Only use secured data centers located in the U.S.

# Enrollment Overview

**We keep implementation, enrollment and administration simple and hassle-free.**

We provide an abundance of enrollment marketing material from benefit booklet inserts, videos to breakroom posters, to help your employees understand the value you are providing to them.

We are compatible with external enrollment vendors and their platforms and offer the following three enrollment options:

1. Face to face enrollments
2. A customized electronic enrollment site
3. A secure electronic file transfer

LegalShield processes enrollments within 24-48 hours of being received.

PPL Legal Care of Canada Corp d/b/a LegalShield ("LegalShield") provides access to legal services offered by a network of provider law firms to LegalShield members through membership based participation. Neither LegalShield nor its officers, employees or sales associates directly or indirectly provide legal services, representation or advice. See a plan contract at [www.legalshield.com/ca](http://www.legalshield.com/ca) for specific province or territory of residence for complete terms, coverage, conditions and limitations.

IDShield is a product of PPL Legal Care of Canada Corp d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. IDShield plans are available at individual or family rates. A family plan covers the named member, named member's spouse or domestic partner. It also provides consultation and restoration services for up to 10 dependant children who are of legal age, under the age of 26. For complete terms, coverage, and conditions, please see an identity theft plan. An Identity Fraud Protection Plan ("Plan") is issued through a nationally recognized carrier.