

Welcome to the first issue of *Texas Legal Brief!*

Texas Legal Brief

We hope this newsletter will provide you with important information to keep you up-to-date on your Texas Legal benefits. Our goal is to help prepare Texans for every stage in life and for you to take advantage of the full benefits your Texas Legal policy offers.

We understand how overwhelming the legal system can be. In fact, our organization was created in response to growing frustrations with the legal

system and the rising costs of hiring an attorney. Legal insurance helps ease that frustration by providing access to highly capable, licensed attorneys for a low monthly fee. Since 1972, Texas Legal has provided Texans across the state an affordable way to pay for most legal issues.

After more than four decades, we decided to refresh our name and logo in 2014. Texas Legal Protection Plan is now known as Texas Legal. It's the same legal insurance with even more benefits, including identity theft restoration. We've also completely redesigned our website to offer you easy access to in-depth information about your legal insurance benefits and our free legal hotline. We listened to our members and added new features to better serve the legal needs of today's Texan.

We plan to transition this newsletter to an email format in 2015, so please be sure we have your current contact information, including your email address.

To update your records, please visit www.TexasLegal.org and select "update my info."

Whether you are a new member, or have been a Texas Legal member for many years, we invite you to take a closer look at what your legal insurance can provide for you and your family.

Here's to a good year ahead! Thank you for being a Texas Legal member.



Sincerely,

James W. Buck

James "Jim" Buck
President, Texas Legal

Understanding your comprehensive coverage

From major life events to unexpected legal challenges, Texas Legal has you covered. The comprehensive plan can be used for various legal needs including adoptions, divorces and estate planning.

Our plans offer you the ability to choose your own representation from among hundreds of participating attorneys or any of the 85,000 licensed attorneys across the state. When you choose a participating attorney, you won't pay a copay or deductible, and we will pay the attorney directly.

If you ever need assistance finding an attorney, have questions about your plan coverage or have other questions about your membership, please contact our Texas Legal team.

1-800-252-9346
members@texaslegal.org

Texas Legal membership offers benefits across most areas of law:

Consumer law covers issues such as breach of contract, as well as civil action (defense), consumer protection, identity theft, creditors' rights and collections.

Criminal law covers a range of activities, including defense for DWI/DUI, juvenile court, misdemeanor, felony, insanity/infirmity and license suspension. Legal assistance for expunging/sealing records and habeas corpus is also available.

Family law encompasses matters such as adoption, divorce, custody and child support.

Estate planning focuses on wills, charitable planning and special needs planning.

Financial law pertains to areas such as foreclosures, tax law, real estate, loan agreements, social security/disability, Chapter 7 and Chapter 13 bankruptcy and financial counseling.

Additional legal issues covered by Texas Legal include document preparation, employment law, traffic tickets, landlord/tenant disputes, mediation and veteran's benefits.

Texas Legal provides new consultation benefit

Texas Legal has added a new consultation benefit that covers the cost of an initial meeting with a participating attorney. Consultations are brief meetings to discuss a potential or current legal issue, as well as coverage under your legal insurance policy. These meetings also offer the opportunity to determine if the participating attorney is a good fit for your particular situation. The consultation is limited to general legal discussions prior to any establishment of a participating attorney-client relationship.

When you meet with your participating attorney, be sure to let them know that you are a member of Texas Legal and are seeking a consultation for your specific issue. The participating attorney will be responsible for contacting Texas Legal to verify that you are eligible to receive this coverage.

This benefit is available when your plan policy renews. See policy documents for limits and exclusions.

Supporting victims of identity theft

Texas Legal has partnered with AllClear ID, the technology leader in the identity protection market, to provide our members automatic access to identity repair services.

According to the FTC (Federal Trade Commission), there are more than 9 million victims of identity theft in the U.S. every year. That's about nine out of every 300 people, so there is a good chance you or someone you know has been affected or will be affected. There are various ways a thief can use your personal information, including misusing your Social Security number, making purchases with your lost or stolen credit cards, using your checking account or fraudulently opening an account in your name, among others.

If you experience identity theft, simply call the AllClear ID customer support team at 1-855-434-8075 and provide the coverage code "TXLID." From there, a licensed investigator goes to work on your behalf to restore your credit to its accurate state. No matter where or how the fraud occurs, the team is ready to assist.

Personal information is a valuable commodity. Knowing how to protect your information—and your identity—is a must in the 21st century and can help reduce your risk of identity theft. Texas Legal shares five tips on doing this effectively.



Keep your personal information secure offline.

When you order new checks, don't have them mailed to your home unless you have a secure mailbox with a lock. Destroy labels on prescription bottles before you throw them out.

Keep your personal information secure online.

If you post too much information about yourself on social media networking sites, an identity thief can find information about your life, use it to answer 'challenge' questions on your accounts, and get access to your bank accounts and other information.

Properly dispose of devices.

Before you dispose of a computer, use a wipe utility program to overwrite the entire hard drive. Before you dispose of a mobile device, check the service provider's website or device manufacturer's website on how to delete information permanently.

Safeguard your Social Security number.

Ask questions before deciding to share it, including if you can use a different kind of identification.

Keep your devices secure.

Don't use an automatic log-in feature that saves your username and password. Always log off your laptop when you are finished. Before you send personal information over your laptop, tablet or smart phone on a public wireless network, see if your information is protected. If you use an encrypted website, it protects only the information you send to and from that site. If you use a secure wireless network, all the information you send on that network is protected.

Are you engaged? Legal issues you should consider and how we can help



Congratulations! We look forward to helping you navigate the legal world during this exciting time. Attorneys from the Texas Legal panel will ensure that all your marriage license requirements are met before walking down the aisle.

Are you considering a prenuptial agreement? While it may seem uncomfortable to discuss this with your partner, financial conversations and keeping in mind all possibilities are important. Nobody goes into marriage expecting to get divorced, but you want to think about the repercussions if that does happen. If you get divorced and you don't have a prenup, state law may determine who receives which marital property—like money, the house, the car, etc. But if you have a prenup, the division of assets can be tailored to your specific situation, as agreed upon beforehand. Additionally, a typical prenup costs around \$2,500. Working with

a trusted Texas Legal attorney will not only save you money, but will help you protect yourself and your partner.

Would you rather write your will yourself or have the government do it for you? Although it's a morbid thought for newly-weds, it makes sense to plan for unexpected life events. People often assume their spouse will inherit everything, but that is not necessarily the case. Having a will drawn up can save a great deal of heartache and confusion further down the line. Texas Legal family law attorneys can assist you with this process.

Legal Hotline offers members general legal advice

All Texas Legal members unlimited access to our members-only legal hotline. The toll-free number (800-835-2255) offers a wide range of general legal advice.

From 9 a.m. to 5 p.m. Make sure to have your Texas Legal membership ID number with you when you make the phone call.

If you just need quick advice, this may be your best option. You can call and speak with an attorney directly.

Hotline attorneys can help guide you in the right direction for who to contact for further legal assistance and how to understand the qualifications of attorneys. They can help you become proactive and advise on the right steps before a problem becomes more challenging.

The hotline is not intended to provide for legal representation or replace the attorney-client relationship when legal matters are complex enough to justify retaining an attorney. Hotline attorneys cannot give advice regarding an ongoing lawsuit.



Adding dependents to your comprehensive coverage



Did you know that Texas Legal offers legal insurance for your entire family at a flat rate? The Family Coverage Option covers multiple dependents, and the premium for this option is the same regardless of the number of dependents you add to your policy.

Eligible dependents include spouses, domestic partners, children, stepchildren, legally adopted children, children for which you are the legal guardian, and grandchildren. An eligible dependent child must not be older than 26 to receive coverage.

If you are ready to add dependents to your plan, you can do so by visiting our website www.TexasLegal.org and selecting "update my info."

Changes received between the 1st and the 25th of each month are effective on the 1st of the following month. Changes received between the 26th and 31st of the month are effective on the 1st of the month after the following month. (For example, if received on March 26th, changes are effective May 1st.)

Update your email address.

Would you like to learn more about how to maximize your membership and receive our e-newsletter? The best way to ensure you receive this valuable information is to make sure the correct email address is on file. Please visit us at www.TexasLegal.org and select "update my info."

