



101 Reasons Why You Need a Life Events Legal Plan

See plan documents for details.

Wills and Estate Planning

1. You need an up-to-date will.
2. You don't understand the difference between a will and a trust.
3. Family members challenge your parent's will.
4. Your parents die and name you as executor of their estate.
5. You don't have a Living Will or Medical Power of Attorney.

Consumer Rights

6. A merchant refuses to honor a guarantee.
7. You are tired of hidden cell phone fees.
8. Your new washing machine doesn't wash.
9. A jeweler sells you defective merchandise.
10. A record or book club sends merchandise after you cancel your membership.
11. The auto repair shop threatens small claims court for money you don't owe.
12. A door-to-door salesman cheats you.
13. A repairman charges more than an estimate.
14. You take a vacation and your "room with a view" is a view of the trash dumpster.
15. A retail store won't accept the return of defective merchandise.
16. A repairman won't stand behind his work.

Employment and Employee Benefits

17. You change jobs.
18. You are fired.
19. You need assistance negotiating a severance package.
20. A former employer refuses to pay you your final compensation.
21. You do not have a retirement savings plan.

Families, Children, Marriage, Divorce

22. You decide to change your name.
23. You adopt a child.
24. You need child support enforced.
25. Your spouse claims a right to your earnings.
26. Your child needs special education in school.
27. You need a premarital agreement.
28. Your child's school demands a drug or alcohol test.
29. You need advice concerning a divorce.
30. Your spouse uses physical force on you.

Senior Citizens

31. You don't understand your health insurance plan or the new Medicare Prescription Act.
32. You care for your elderly parents.
33. You receive social security disability or Medicaid.

Credit, Debt Collection, Foreclosure

34. Creditors threaten action against you for your ex-spouse's debts.
35. A friend owes you money and goes bankrupt.
36. Your car is repossessed unjustly.
37. You need help with a credit card dispute.
38. A car dealership gains illegal access to your credit history.
39. A creditor tries illegal collection tactics.
40. Your bank sends a foreclosure notice after one late house payment.
41. You receive a letter from a creditor and it is not your debt.
42. A bank reports you to credit bureau unjustly.

Personal Injury and Liability

43. A friend is injured on your property.
44. A neighbor trips over a rake in your yard.
45. A postal carrier slips on your unshoveled walk and breaks his leg.
46. Your drive off the tee injures another golfer.
47. An accident results in a personal injury.
48. Your neighbor's dog bites your child.
49. Your son is injured in a football game.
50. You are hit by a bottle at a baseball game.
51. You are injured when you slip on a wet floor in a public building.
52. A hairdresser damages your hair.
53. Angry words result in a slander lawsuit.

Property Damages and Liability

54. Your livestock trample a neighbor's garden.
55. Your child throws a baseball through a neighbor's window.
56. Your boat is damaged while in storage.
57. You lose an expensive watch in a hotel and they deny liability.
58. Your car is vandalized in a parking lot.
59. Your neighbor's dog barks every night.

Motor Vehicles, Tickets, Driver's License

60. You're buying or selling a car.
61. Your driver's license is suspended.
62. You receive a speeding ticket.
63. You are stopped for speeding and a friend is in possession of marijuana.
64. Your teenager gets a speeding ticket.
65. Your teenager wrecks the car and a friend is injured.
66. Your car insurance is cancelled when your teenager is involved in an accident.
67. You have an accident driving a friend's car.
68. You have an accident driving a friend's boat.
69. Your car is damaged by a hit-and-run driver.
70. A speeding car nicks your parked car.
71. You accidentally back over a neighbor's garbage can.

Taxes and Audits

72. The IRS selects you for a tax audit.
73. You made a sizable gift to charity.
74. You can't make heads or tails out of the new tax forms.

Real Estate

75. You are buying or selling your home.
76. Your new house has bad plumbing and a leaky roof.
77. You have a property line dispute over a newly installed fence.

Rental Property

78. You are leasing property.
79. You need a lease agreement reviewed.
80. A tenant falls down stairs and sues you.
81. Your landlord raises rent in violation of your verbal agreement.
82. Your landlord enters your apartment without permission.
83. Your landlord refuses to refund your deposit.

Criminal Situations

84. Your teenager is accused of shoplifting.
85. A neighbor or school reports you for child abuse.
86. You are wrongly accused of a crime.
87. A minor is caught breaking into your home.
88. A trespasser is caught poaching on your land.
89. A stranger demands money or damaging information will be released.

Courtroom Situations

90. You are served with legal papers.
91. You are called to jury duty.
92. You are set to appear in small claims court.
93. You are asked to testify as a witness.

Civil Rights, Discrimination, Privacy

94. You are refused service at a restaurant.
95. A property manager refuses to rent to you.
96. You are denied credit for no reason.
97. Your right to privacy has been invaded.

Patents and Copyright

98. You need a patent for an invention.
99. You need a copyright for your manuscript.

Small Business

100. You have liability questions in launching a new business.
101. You own your own small business.

Life Events Legal Plan
Legal help is just a phone call away

Jerry Lucas, Notary Public, CEO
ABC Benefit Services (LLC)
Independent Associate
(719) 591-0433

Go to ABCBenefitServices.com
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