



LegalShield<sup>SM</sup>

# 15 Areas of Law

## 1. Consumer/Finance

Any legal matter involving a dispute with a purchase of a product or service from a company or vacating of home, consumer loans.

### Common Examples:

- Insurance
- Tax
- Bankruptcy
- Billing disputes
- Credit reports and repair
- Banking
- Vehicle financing issues
- Identity theft
- Loan modification
- Product liability
- Pay day loans/title loans
- Affidavit
- Repossession

## 2. Estate Planning

If you were to pass away with no Will, the state would determine what to do with your assets. Not ideal. Wills are included in LegalShield plans and can be updated yearly. You can start the process from the LegalShield app!

### Common Examples:

- Will
- Probate
- Power of Attorney
- Living Will
- Trust
- Special Needs Trust
- Codicils

## 3. Traffic

Traffic laws and regulations vary from place to place. In many countries, the rules of the road are codified, setting out the legal requirements and punishments for breaking them. In the U.S., traffic laws are regulated by the states and municipalities through their respective traffic codes.

### Common Examples:

- Automobile accident
- Suspended driver's license
- Motor vehicle property damage
- Driving record
- Traffic tickets (moving/parking)
- Driver's license reinstatement
- Rights to fight a citation received
- Rights as a CDL driver
- Points violations
- Impact of points on record

## 4. Family Law

Family law consists of a body of laws related to domestic relations and family-related issues.

### Common Examples:

- Divorce
- Child guardianship/custody/visitation
- Child support
- Guardianship/conservatorship
- Elder law
- Adoption
- Name change
- Juvenile matters
- Paternity
- Incompetency defense
- Prenuptial agreements
- Legal Separation
- Grandparents rights
- Alienation of Affection

## 5. Landlord/Tenant

Any legal issue involving the agreement between a landlord and tenant. This could be questions either the landlord or tenant have on their rights regarding the rental of commercial or residential properties.

\*Applies to landlords under applicable business plans only.

### Common Examples:

- Eviction
- Rental
- Damages or repairs to home
- Rights to belongings in rental home
- Refund of deposit
- Wrongful eviction

- Steps to eviction
- Review of lease agreement
- Collection for past due rent
- Breach of rental agreement

## 6. Real Estate

Any legal issue involving purchasing or selling, renting or leasing real estate or questions pertaining to land and anything permanently affixed to land, such as buildings, fences and things attached to buildings.

### Common Examples:

- Foreclosures
- Real estate closing
- Construction
- Oil and gas rights
- Mineral rights
- Zoning permits
- Boundary/title disputes
- Deeds
- Home equity loan
- Mortgage document services
- Refinancing of home
- Property tax assessments
- Timeshares
- Purchase of Home
- Selling of Home
- Air rights above the land and underground rights below

## 7. Employment

A broad area that encompasses the employee and employer relationship.

\*Available on applicable personal and business plans.

### Common Examples:

- Social Security
- Worker's compensation
- Administrative law
- Veteran's affairs
- Labor law
- Military law/security clearance
- Public service
- Federal worker's compensation
- Garnishment
- Discrimination complaints



- Job applicant rights
- Employment protection
- Employment law and compliance
- OSHA

## 8. Civil Litigation

Any legal issue where an individual, entity, company, or corporation files a lawsuit in a court of law against another individual person, entity, company or corporation. When two or more parties become involved in a legal dispute, seeking money or another specific interpretation rather than criminal sanctions.

### Common Examples:

- Small claims
- Lawsuit

## 9. Collection

Any legal issue involving collection of monies owed or if a collection agency is demanding payment from a member or covered business.

### Common Examples:

- Debt collection letters
- Credit card collection
- Student loan collection
- Wage assignments
- Garnishment of wages
- Judgment collections
- Levies

## 10. General Law

Many times issues arise, and you may not be sure of the specific legal area. Consultation with your lawyer is always best to understand your rights and obligations.

### Common Examples:

- Education
- Legal malpractice
- Jury Duty
- Discrimination

## 11. Business

A business is an activity or enterprise, regardless of formal organization entered into for a profit. Business licenses are required for virtually all businesses. Many businesses are required to have state as well as city or county licenses, and federal licenses may even be required for some businesses.

### Common Examples:

- Business license, fees, etc.
- Corporate matters
- Trademarks
- Copyright
- Entertainment law
- Patents
- Franchise law
- Conflicts
- State and federal requirements
- State and federal differences

## 12. Criminal

Any legal issue involving a charge filed against an individual who has allegedly committed a criminal offense. As defined by laws, statutes and rules that define acts and conduct that are prohibited by the government because they threaten and harm public safety and welfare and establish punishments for each type of crime. Crimes are usually categorized as felonies or misdemeanors based on their nature and the maximum punishment that can be imposed.

### Common Examples:

- Firearm issues
- Domestic violence
- DUI
- Expungement of criminal records
- Drug possession

## 13. Contract

Any legal issue involving a contract review, creating a new contract or revision of a contract. A contract is any oral or written agreement associated with the exchange of goods and services, money and properties.

### Common Examples:

- Promissory notes
- Employment contracts
- Lease agreements
- Intellectual property agreements
- Mineral rights owner agreements
- Custody agreements

## 14. Personal Injury

Personal injury is the result of the actions or negligence of another person or company. (\*Applicable only to injuries not related to employment.) Personal injury covers situations in which a person's body, mind, or emotions are injured, usually due to someone else's negligence or carelessness. Another term for personal injury law is tort law.

### Common Examples:

- Medical malpractice
- Wrongful death
- Automobile, bike and pedestrian collisions
- Trucking, boat and airplane accidents
- Construction accidents
- OSHA violations
- Premises liability
- Product liability
- Nursing home liability

## 15. Immigration

Any legal issue involving the movement into a foreign country for the purpose of permanent residency. Federal immigration law determines whether a person is an alien, and associated legal rights, duties, and obligations of aliens in the United States. It also provides means by which certain aliens can become naturalized citizens with full rights of citizenship. Immigration law determines who may enter, how long they may stay and when they must leave.

### Common Examples:

- Green Card Permanent residency Visa
- Citizenship and naturalization