



# Millions of people lose their identities every year.



*Don't be one of them.*

Identity theft has been one of the top consumer complaints filed with the FTC for 16 years straight. Victims are spending an exorbitant amount of time and money dealing with it. The criminals are getting smarter. That's why you need identity theft protection that's more than a website. Our Licensed Private Investigators will do whatever it takes for as long as it takes to restore your identity to its pre-theft status. You have our \$5 million service guarantee.



**I received exceptional service. The advice I received resulted in removing a fraudulent error from my credit record and increasing my [credit] score from 742 to 834.”**

IDShield member – N.L. from Texas



## Monitor more of what matters

We monitor your identity from every angle, not just your Social Security number, credit cards and bank accounts. If any change in your status occurs, you receive an email update immediately.



## Counsel when you need it

Our identity specialists are focused on protecting you. They are available to provide you with a complete picture of identity theft, walk you through all the steps you can take to protect yourself and answer any questions. Plus, they are available 24 hours a day, every day, in the event of an identity theft emergency. We're always here to help, no matter what.



## Restore your identity completely

IDShield is the only company with an exclusive partnership with Kroll, the worldwide leader in theft investigative services. If a compromise occurs, contact your Licensed Private Investigator who will immediately begin restoring your identity to pre-theft status.

## IDShield Family

This plan covers you, your spouse or domestic partner and up to 8 dependents.

## IDShield Individual

This plan covers you, the named member, only.

## Identity Consultation Services

Members have unlimited access to identity consultation services provided by Kroll's Licensed Private Investigators. The Investigator will advise members on best practices for identity management tailored to the member's specific situation. Consultative services include:

### Privacy and Security Best Practice

- Consult on best practices for the use and protection of a consumer's Social Security number and Personally Identifiable Information (PII)
- Provide consultation on current trends, scams and schemes related to identity theft and fraud issues
- Discuss best practices for financial transactions, online activities and consumer privacy
- Provide the knowledge to best protect the member from identity theft and to be aware of their rights under federal and state laws
- Help members interpret and analyze their credit report and take steps to reduce pre-approved credit offers
- Consult with members regarding a public record inquiry, background search or credit freeze

### Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data Exposure/Data Breach
- Safeguards

### Alerts and Notifications

- Monthly identity theft updates to help educate and protect
- Data breach notifications

Consultation Services are limited to the solutions, best practices, legislation, and established industry and organizational procedures in place in the United States and Canada as determined beneficial or productive by a Kroll Licensed Private Investigator.

## Privacy Monitoring

### Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a member's Personally Identifiable Information (PII), looking for matches of name, date of birth, Social Security number, email addresses (up to 10), phone numbers (up to 10), driver's license number, passport number and/or medical ID numbers (up to 10).

### Address Change Verification

Keeps track of a personal mailing address and alerts when a change of address has been requested through the United States Postal Service.

### Social Media Monitoring

Allows you to monitor multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks, like the exposure of personally identifying information, including street address, date of birth, or Social Security number, as well as reputational risks, like foul language, drug and alcohol references, or discriminatory terms.

## Security Monitoring

### Black Market Website Surveillance (Internet Monitoring)

Monitors global black market websites, IRC (internet relay chat) channels, chat rooms, peer-to-peer sharing networks, and social feeds for a member's Personally Identifiable Information (PII), looking for matches of Social Security number, credit card numbers (up to 10) and bank account numbers (up to 10).

### Court Records Monitoring

Detects criminal activity that may be associated with an individual's personal information, alerting them to signs of potential criminal identity theft.

### Credit Monitoring

Members have access to continuous credit monitoring through Experian. Monitoring can be accessed immediately by the member via the service portal dashboard on myidshield.com or through the free IDShield mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification.

### Credit Inquiry Alerts

Members will be notified via email when a creditor requests their Experian credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a member's credit file for changes that would result in a new financial obligation, such as a new cell phone account, a lease for a new apartment, or even for an application for a new mortgage. Inquiry, alerts can be helpful in determining when an identity thief is opening a new account without the member's authorization.

### Monthly Credit Score Tracker

A monthly credit score from Experian that plots the member's score month-by-month on a graph. Upon activation and monthly thereafter, members

will be able to see how their credit scores have changed over time, along with score factors that provide insight into what events may have caused their specific credit score to change.

### Payday Loan Monitoring

Alerts the subscriber when their personal information is associated with short-term, payday, or similar cash-advance loans.

### Password Manager

IDShield Vault allows Participants to manage and generate passwords. With a browser plugin installed, IDShield Vault will also autofill known passwords when browsing on the web and sync across devices providing secure auto backup.

## Employee Family Plan Coverage

### Minor Identity Protection (Formerly Safeguard for Minors - Family Plan only)

Allows parents/guardians of up to 8 dependents under the age of 18 to monitor for potential fraudulent activity associated with their child's SSN. Unauthorized names, aliases and addresses that become associated with a minor's name and date of birth may be detected. The service monitors public records in all 50 States and including; real estate data, new mover information, property and recorder of deed registration, county assessor/record data, internet job site providers, state occupational license data providers, voter information, public records/ court proceedings, bankruptcies, liens, and judgements. Parents/Guardians are provided a baseline scan, subsequent alerts and notifications thereafter.

### Dependent Identity Theft Protection (Ages 18 to 26 - Family Plans only)

If you have dependents that are over 18, under 26, either live at your home or are a full time student, and have never been married, they are still eligible for protection. Dependents who fall under this category will receive unlimited consultation and complete restoration by Kroll licensed private investigators. Note that monitoring is not available for dependents in this category.

## Identity Restoration

Kroll's Licensed Private Investigators perform the bulk of the restoration work required to restore a member's identity to pre-theft status.

### IDShield Service Guarantee

We don't give up until your identity is restored.

**NOTE:** Purchase of IDShield requires member to have a valid email address.

The following are excluded from 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, if the Member(s) who suffered the fraud personally participated in, directed or had knowledge of such acts. FINANCIAL LOSS - Membership 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, unauthorized purchases of retail goods or services online, by phone, by mail or direct. 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, having initiated restoration, if the victim fails to respond to or cooperate in activity facilitated by Kroll for the purpose of ID restoration. 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) neither Kroll nor ID Theft Defense can promise removal of the victim's name. Legal Services are not separately provided under ID theft restoration services. IDShield plan members should consult their individual plans to determine availability of legal services.