



# 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 over 15 years. Victims are spending an exorbitant amount of time and money dealing with the consequences and the criminals are only 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.



**I received exceptional services. 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 update immediately.



### **Counsel when you need it**

Our licensed investigators are focused on protecting you. They are available to answer your questions while providing a complete picture of identity theft with the tools to help monitor and protect your valuable personal information. Plus, our Member Services staff 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 committed to spending an unlimited amount of time to completely restore your identity. If a compromise occurs, contact your licensed private investigator who will immediately begin the process of restoring your identity to its pre-theft status.

## **IDShield Family**

This plan covers you, your spouse or domestic partner and up to 10 dependents.

## **IDShield Individual**

This plan covers you, the named member, only.

## Identity Consultation Services

As a member, you have unlimited access to identity consultation services provided by our licensed private investigators. The investigator will advise you on best practices for identity management tailored to your specific situation. Consultative services include:

### Privacy and Security Best Practice

- Consult on best practices for the use and protection of your Social Security number and Personally Identifying 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 help protect your identity and to inform you of your rights under federal and state laws.
- Help interpret and analyze your credit report and take steps to reduce pre-approved credit offers.
- Consult on public record inquiries, background searches or credit freeze issues.

### 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 our licensed private investigators.

## Privacy Monitoring

### Black Market Website Surveillance (Internet Monitoring)

Monitors global black-market websites, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds or your 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 medical ID numbers (up to 10).

### Address Change Verification

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

## Social Media Monitoring

Monitors multiple social media accounts and content feeds for privacy and reputational risks. You will be alerted to privacy risks like the exposure of PII, 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, Internet Relay Chat (IRC), chat rooms, peer-to-peer sharing networks and social feeds for 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 your personal information, sending an alert when signs of potential criminal identity theft are recognized.

### Credit Monitoring

#### **New!** High Risk Account Monitoring.

As a member, you have access to continuous credit monitoring through TransUnion. Monitoring can be accessed immediately via the member's 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

#### **New!** Instant Hard Inquiry Alerts.

Members will be notified via email when a creditor requests their TransUnion credit file for the purposes of opening a new credit account. Alerts may also be triggered when a creditor requests a 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 an application for a new mortgage. Inquiry alerts can be helpful in determining when an identity thief is opening a new account without your authorization.

### Monthly Credit Score Tracker

You'll receive a monthly credit score report from TransUnion that plots your credit score month-by-month on a graph, giving you the ability to see how your credit scores have changed over time, along with score factors that provide insight into what events may have caused your credit score to change.

## Payday Loan Monitoring

Alerts you when your personal information is associated with short-term, payday or similar cash-advance loans.

## Password Manager

IDShield Vault allows you 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 to provide secure auto backup.

## Employee Family Plan Coverage

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

Allows parents/guardians of up to 10 dependents under the age of 18 to monitor for potentially 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 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, with subsequent alerts and notifications thereafter.

### Dependent Identity Theft Protection

#### (Ages 18 to 26 - Family Plans only)

If you have dependents between the ages of 18-26, that 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 our licensed private investigators. Note that monitoring is not available for dependents in this category.

## Identity Restoration

Our 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 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) IDShield cannot promise removal of the victim's name. Legal services are not provided under ID theft restoration services. IDShield plan members should consult their individual plans to determine availability of legal services.