



# Allstate<sup>™</sup> Identity Protection Select

protection as unique as your identity and finances



Identity theft impacts

10 million<sup>1</sup>
consumers a year

When fraud occurs, unraveling it can be overwhelming and costly. In 2020 alone, identity theft victims experienced nearly

\$13.3 billion in total fraud losses

Sign up during
Open Enrollment
Questions?

1.800.789.2720

# Innovative tools built to protect against the financial impact of identity theft

Allstate Identity Protection *Select* helps provide comprehensive financial and identity monitoring to protect against the impact of identity theft. Should fraud occur, you are protected by our full-service remediation, up to \$1 million in identity theft reimbursement and up to \$500,000 in stolen funds reimbursement.

# For over 90 years, we've been protecting what matters most.

Now we're providing protection from the financial impact of identity theft, helping to secure the future for you and your family.

- Monitors your financial accounts for fraud and protects your identity
- Sends real-time alerts notifying you when your data may be compromised using Allstate Identity Protection Select's proprietary technology
- Delivers on 24/7, full-service remediation and support
- Provides up to \$1 million in identity theft expenses coverage<sup>†</sup>



**Individual Premium**Bi-Weekly \$2.75



Family Premium

Bi-Weekly \$5.52

See reverse for additional information





Javelin Strategy & Research, "2021 Identity Fraud Study: Shifting Angles," March 2021. Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability.

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# With Allstate<sup>™</sup> Identity Protection Select you'll be able to:





Check your identity health score



Support

Depend on 24/7 in-house expert remediation support



#### Monitoring

Get comprehensive identity and financial monitoring



Protection

Protect yourself and your family (those "under your roof and wallet")\*



Δlerte

View and manage alerts in real time



Coverage

Rely on \$1 million identity theft expense coverage<sup>†</sup>

Allstate Identity Protection *Select* is on duty 24/7, helping protect you and your family. Here's what you get with our valuable protection:

# **Credit Monitoring**

# Credit Monitoring/Rapid Alerts

You'll receive real-time alerts for new credit inquiries associated with your name, and alerts for transactions like accounts in collections, new accounts, and bankruptcy filings.

#### Auto-on Monitoring\*\*

We auto-enroll you into TransUnion's credit monitoring service when your Allstate Identity Protection *Select* service becomes active.

# Financial Monitoring

#### **Financial Transaction Monitoring**

You can keep tabs on your banking and credit card accounts from multiple financial institutions in one place. You can even set thresholds for transaction amounts and balances on each account, giving you greater insight into potentially fraudulent activity. If we detect a transaction that exceeds your threshold, we'll send you an alert.

#### **High-Risk Transactions**

We'll send you an alert for suspicious activity related to certain high-risk transactions that are non-credit bureau-based like medical billing, cash advances, and student loan withdrawals.

#### Student Loan Activity

You will receive an alert if a new student loan account is created in your name.

### 401(k) Transaction Activity

Any time a 401(k) transaction falls outside of your stated thresholds, we'll notify you.

# **Bank Account Activity**

We monitor your banking activity and alert you when a checking or savings account application is submitted in your name, or when changes are made to your personal information.

"For family plans only. Certain features require additional activation. Terms and conditions apply. "Level of automatic monitoring dependent on enrollment method and information shared with Allstate Identity Protection. Identity theft insurance covering expense and stolen funds reimbursement is underwritten by American Bankers Insurance Company of Florida, an Assurant company. The description herein is a summary and intended for informational purposes only and does not include all terms, conditions and exclusions of the policies described. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Product may be updated or modified prior to availability.



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# Dark Web Monitoring

# **Compromised Credentials**

We deploy bots and human intelligence operatives to scour closed hacker forums for your email address, driver's license and other ID cards, credit card numbers, or Social Security number information and notify you at once with anything we've found.

#### Web Login Scan

If your username is detected on the dark web, we'll send you an alert.

#### Credit/Debit Card Scan

We'll alert you if we find that one of your credit or debit card numbers is mentioned, used, or listed for sale on the dark web.

#### Synthetic Identity Fraud Coverage

We monitor for synthetic identity theft, which is a type of fraud that involves a criminal taking your real information and combining it with fake information to create a new identity.

# **Breach Notifications**

We send a notification every time there's a data breach affecting you so you can take action immediately.

# **Additional Coverages**

#### Solicitation Reduction

We will help you to opt in or out of the National Do Not Call Registry, credit offers, and junk mail.

#### **Lost Wallet Assistance**

If you misplace the contents of your wallet, we'll walk you through the process of replacing any of the items that you lost.

# **Deceased Family Member Coverage**

If you have a family account, we will assist you in remediating any identity theft that involves for a deceased family member.

# Remediation and Support

#### **Full-Service Remediation**

We will fully manage your remediation case and restore your identity, saving you the potential time, money, and stress that comes with being the victim of fraud.

#### Monthly Status Email

Every month, you'll receive an email with your Identity Health Status so you are aware of your risk level.

# **Identity Health Status**

Your Identity Health Status communicates alerts to you that show your overall identity health risk level and what factors contribute to it.

#### 24/7 Support

Our expert Identity Specialists work in-house and are available 24/7 via email or phone.

#### **Expense Reimbursement**

If you fall victim to fraud, we will reimburse your out-of-pocket costs up to \$1\$ million. $^{\dagger}$ 

#### **Stolen Funds Reimbursement**

Should fraud or theft hit your bank accounts, we'll reimburse the stolen funds up to \$500K.

# **Identity Specialists Can Help**

Our Identity Specialists will help you freeze your credit with the three major credit bureaus, if needed.

# **Credit Fraud Alerts**

If you believe your identity is at risk of being stolen, our Identity Specialists can assist you by placing a fraud alert with the credit bureaus to add an extra layer of protection.

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# Protect yourself and your family

Did you know that families are more likely to experience identity theft than individuals?

And when they do experience fraud, it takes families two times longer to resolve. Plus, the costs that families incur as a result of fraud are three times higher.<sup>2</sup> Our Family Plan provides coverage for kids and teens of all ages, so you can help protect their future and give them a safe head start. If they are dependent on you financially or live under your roof, they're covered.\*



<sup>2</sup>Javelin Strategy & Research, "Identity Fraud and Families — Impacts of a Digitally Connected Life," 2020. \*For family plans only. Certain features require additional activation. Terms and conditions apply.

## It's easy to get started:

We'll begin monitoring for threats against your identity and you'll be eligible for restoration and reimbursement, if identity theft occurs, with no additional setup required.

- Get protected from your effective date
   Our auto-on credit monitoring alerts require no additional setup.
- 2. Activate key features

Explore additional features in our easy-to-use portal. The more we monitor, the better you can protect yourself and your family.

3. Live your best life online
In the event of identity theft or fraud, you'll receive
an alert as soon as it's detected.

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