

# Identity Theft Protection

Leaders in Protection and Benefits



BENEFIT SUMMARY – 1B3 AND PLATINUM

## It's your identity. Keep it that way.

### A new identity is stolen every 2 seconds.<sup>1</sup>

Without identity protection:

- » The average victim may spend **\$9,650** and **330** hours trying to **resolve** an identity theft case on their **own**.<sup>2</sup>
- » **50%** of victims have trouble obtaining **new credit**.<sup>3</sup>
- » **12%** of victims have **arrest warrants** issued in their name.<sup>4</sup>

### ID Watchdog provides complete identity protection

- » **Proactive** credit and identity protection
- » **Advanced** identity tools
- » Dedicated Resolution Advocates **do all the work on your behalf**; including dealing with pre-existing conditions
- » **\$1 million expense reimbursement** for identity theft-related costs

The ID Watchdog program has been a lifesaver for me. I was the victim of some serious fraudulent activities, and this entity was instrumental in helping me solve a myriad of problems related to identity theft. **Not only did they help, but the constant monitoring and communication that they provide is a nerve saver!** – A. JACKSON

#### 100% RESOLUTION GUARANTEE

We will restore your identity to its original status, regardless of time or cost.



**2 out of 3**  
*identity fraud victims  
were also notified  
data breach victims*

### Prominent Data Breaches

Twitter  
33 million

The Home Depot  
56 million

Tumblr  
65 million

Sony  
77 million

Anthem/Excellus Blue  
Cross Blue Shield/  
Premera Blue Cross  
100 million

LinkedIn  
117 million

US Voter Registration Records  
154 million

Myspace  
360 Million

### Pricing

PLAN      EMPLOYEE      +FAMILY

1B+3

PLATINUM



## CREDIT PROTECTION SERVICES

### CREDIT MONITORING

The 1B+3 and Platinum plans include tri-bureau (TransUnion, Experian, Equifax) credit report monitoring. Additionally, rapid credit alerts are sent after activity changes are detected on your TransUnion credit report.

### CREDIT REPORT AND SCORES

The 1B+3 plan include an annual single-bureau credit report and score. The Platinum plan includes an annual tri-bureau credit report and score.

### CREDIT SCORE TRACKER

Track how your TransUnion score trends over time.

### CREDIT FREEZE ASSISTANCE

Prevent the three credit reporting agencies from releasing your report without your consent.

### FRAUD ALERT ASSISTANCE & EXPIRATION REMINDERS

Credit bureau fraud alerts can prevent thieves from opening new credit in your name.

### CREDIT SCORE SIMULATOR

Compute different "what-if" credit scores by changing payment timing or amounts, opening new credit, etc.



## PROACTIVE IDENTITY MONITORING

### ADVANCED IDENTITY MONITORING

Thieves may begin by changing your address to establish "your" new identity. We monitor the USPS National Change of Address (NCOA) Registry directly, enabling us to prevent theft sooner.

We also scan 37 billion public records, licenses, and certifications looking to detect cases of identity theft.

### INTERNET BLACK MARKET SURVEILLANCE

We scour the Dark Web and hacker forums looking for your compromised credentials being traded on the internet.

### NON-CREDIT LOAN MONITORING

#### PAYDAY LOANS

#### SUB-PRIME MORTGAGE AND CREDIT CARD LOANS

#### AUTO PAWN / RENT-TO-OWN MONITORING

High-interest, easy-to-obtain loans can quickly cause damage to your credit score. Our fast alerts protect you from these attacks.

### HIGH-RISK APPLICATION & TRANSACTION MONITORING

Get real-time alerts when bank passwords are reset, or healthcare, payroll, or insurance records are electronically accessed. Catch potential identity theft up to 90 days sooner.



## ADVANCED TOOLS

### BREACH NOTIFICATION

Stay on top of your data's exposure risk through prominent data breach notifications.

### SOCIAL NETWORK ALERTS

Be aware of cyberbullying and reputation-damaging items directed at you and your family on social media.

### REGISTERED SEX OFFENDER REPORTING & NOTIFICATIONS

Search for sex offenders in your area and receive alerts when new offenders move into your neighborhood.

### NATIONAL PROVIDER IDENTIFIER (NPI) ALERTS

We alert healthcare providers when their credentials are compromised.

### LOST WALLET VAULT & REPLACEMENT

Store your wallet contents in our secure digital vault. We will assist with cancelling and replacing them in the event of a loss.

### SOLICITATION REDUCTION

Opt in or out of the National Do Not Call Registry, pre-approved credit offers, or junk email.



## FULLY MANAGED RESOLUTION SERVICES

### ID Watchdog has never failed to restore an identity.

*Certified Identity Theft Risk Management Specialists (CITRMS) manage your case until it is completely resolved, even pre-existing conditions.*

**\$1M Expense Reimbursement Insurance for identity theft-related out of pocket expenses.**



## 24/7 CUSTOMER CARE CENTER

### HIGHLY TRAINED STAFF

All Customer Care Advocates participate in industry-leading trainings and are certified in internet and social media safety and know how to deal with other online threats.

We offer real-time language support with speakers of more than 100 languages.

Sources:

1. Javelin Strategy & Research, 2015 Identity Fraud 2. Bureau of Justice Statistics, December 2013 3. Identity Theft Laws <http://identity-theft.laws.com/identity-theft-statistics> 4. Identity Theft Laws <http://identity-theft.laws.com/identity-theft-statistics>

**MORE THAN 50 MILLION AMERICANS ALREADY SUBSCRIBE TO IDENTITY THEFT PROTECTION. ARE YOU PROTECTED?**

VISIT [WWW.IDWATCHDOG.COM](http://WWW.IDWATCHDOG.COM) TO LEARN MORE.

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