

USA ID PROTECTION PROGRAM BENEFITS

USA ID RECOVERY utilizes Aura technology and is powered by IBM® Watson AI™ and its Total Plan can monitor your online accounts, promptly alert you to suspicious activity, and can assist you in taking actions to re mediate instances of identity theft. Identity Guard is backed by a \$1 million insurance policy to cover you from any losses or stolen funds. Identity Theft Insurance underwritten by insurance company subsidiaries or affiliates of American International Group, Inc. 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.

Features in the Total Individual Plan include, but are not limited to:

- **Bank account monitoring & takeovers** - Alerts you when someone tries to open a checking / savings account in your name
- **Address monitoring** - Monitors your address and notifies you of any changes to your address.*
- **Criminal record monitoring** - See the complete criminal background of you, your family members. We receive criminal data from all 50 states.*
- **Fictitious Identity Monitoring** - We scan for names and addresses connected with your Social Security number to help protect against criminals building fictitious identities to open accounts or commit fraud.*
- **Home Title Monitoring** - The instant we detect anyone tampering with your title or mortgage, we are on it alerting you and mobilizing to help shut it down. In the unlikely event your title or mortgage is compromised, our U.S. based Resolution Experts will assist until the matter is resolved. *
- **Dark Web Monitoring** - Internet Monitoring Service proactively scans for sensitive personal information that is sold and traded on black market Internet sites and chat rooms. The service includes monitoring for credit card and debit card numbers, bank account numbers, social security numbers, driver's licenses numbers, telephone numbers, email addresses, and other sensitive information. By helping to identify stolen card numbers and personal information available on black market internet sites before significant damage can occur, the service reduces risks, costs and headaches related to financial fraud and identity theft.*
- **401k and HSA reimbursement*** –
- **Security Freeze Assistance** - A security freeze prevents a credit reporting agency from releasing your credit report information without your consent. We will help you establish a security freeze on each of your credit profiles at Equifax, Experian, and TransUnion. Residents in all 50 states can currently request a security freeze to their credit report.
- **Threat Alerts** - The faster you know about a threat, the faster you can act to protect yourself. We're looking out for you 24/7 to send you the fastest alerts to your mobile app, text, or email
- **Risk Management Score** – A risk score quantifies the level of risk that an entity, such as a user or account, is exposed an organization to.
- **Lost Wallet Protection** - allows you to store critical financial information securely and contact critical financial centers quickly after a loss to prevent criminals from stealing your money
- **1-Bureau Credit Monitoring** - Alerts you if anyone tries to apply for credit using your Personal information.
- **Monthly Credit Score** – Get a monthly Vantage 3.0 credit score based on TransUnion data and an annual credit report with information from Equifax, Experian, and TransUnion*
- **Cyberbullying & Social Media Monitoring** - Alerts you for signs of bullying on your children's social media*
- **Safe Browsing** - Ad blocker, flash blocker, HTTPS, and phishing protection*
- **Identity Theft Restoration** - You will never have to deal with identity theft alone. If we detect a threat, we will help you resolve it with expert guidance and a personal case manager from start to well beyond finish. All while being covered by our \$1 million insurance policy** with stolen fund reimbursement.

For a complete listing of plan features go to:

https://go.identityguard.com/rs/191-VLE-813/images/IDG_Factsheet_2020_Total_sansPricing%20.pdf

See full Terms and Conditions on the website.

***You must enroll online to receive monitoring and Insurance benefits**