


# Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services, all at an affordable price. See your benefit summary for more details.

## Control & Manage

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### Credit Report Lock

Depending on your plan, lock or unlock access to your 1-Bureau credit report (Equifax®) or Multi-Bureau credit reports (Equifax and TransUnion®) through your ID Watchdog account with certain exceptions.<sup>1</sup>

### Blocked Inquiry Alerts

Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.

### Child Credit Lock

Activate a Child Credit Lock for your minor child to help better protect against credit fraud in their name by creating an Equifax credit report for your child, then locking it to prevent access to it by potential lenders and creditors.

### Subprime Loan Block (Platinum)

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network.<sup>2</sup> Notifies you in near real-time when a loan is blocked.

### Financial Accounts Monitoring

Set custom alert triggers for credit card, checking, savings, and investment accounts so you can monitor account balances and transactions and watch for signs of fraudulent activity.

### Social Account Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media.

### Social Account Takeover Alerts (Platinum)

Notifies you within minutes if we detect social media account activity that could indicate account takeover of a monitored social media account.

### Registered Sex Offender Reporting

Searches for sex offenders in your area, and alerts you when offenders move into or out of the neighborhood.

### Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family plan members can opt to share their alerts with other adult family members.

### National Provider ID Alerts (for healthcare providers)

Monitors the National Provider Identifier (NPI) database and alerts you of changes associated with your NPI number.

### Integrated Fraud Alerts (Platinum)

Through your dashboard, activate fraud alerts<sup>3</sup> on your credit reports across the three nationwide credit bureaus and provide your contact information. Fraud alerts encourage lenders to take extra steps to verify your identity before extending credit.

## Monitor & Detect

### Credit Report Monitoring

Monitors your credit report from one or all three nationwide credit bureaus (Equifax, TransUnion, Experian®)<sup>4</sup> depending on your plan and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

### Child Credit Monitoring

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity.

### Identity Profile Report

Provides up to a 30-year look back of verified and unverified records associated with your identity to establish your baseline identity profile for future monitoring.

**(1)** Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). **(2)** The monitored network does not cover all businesses or transactions. **(3)** The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. **(4)** Monitoring from TransUnion and Experian will take several days to begin.

## Monitor & Detect (cont.)

### Dark Web Monitoring

Scans websites, chat rooms, and other forums<sup>5</sup> known for trafficking stolen personal and financial information for compromised credentials, including Social Security numbers.

### Data Breach Notifications

Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.

### High-Risk Transactions Monitoring

Alerts you if we detect in the monitored network,<sup>6</sup> a high-risk validation performed by a financial institution using your identity.

### Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network<sup>6</sup> using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

### Public Records Monitoring

Scours billions of public records and other databases, including licenses and certifications, to search for new names or addresses associated with your identity which, if unexpected, could be a sign of a potential identity theft.

### USPS Change of Address Monitoring

Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

### Credit Report(s) & VantageScore Credit Score(s)

Update your 1-Bureau credit report and VantageScore<sup>®</sup> 3.0 credit score based on Equifax data monthly or daily<sup>7</sup> depending on your plan. Platinum also includes annual 3-Bureau credit reports and 3-Bureau VantageScore credit scores.

### Credit Score Tracker

Stay up-to-date on your VantageScore 3.0 credit score based on Equifax data with monthly or daily tracking depending on your plan.

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## What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(5)Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (6)The monitored network does not cover all businesses or transactions. (7)Under certain circumstances, access to your Equifax Credit Report may not be available as certain consumer credit files maintained by Equifax contain credit histories, multiple trade accounts, and/or an extraordinary number of inquiries of a nature that prevents or delays the delivery of your Equifax Credit Report. If a remedy for the failure is not available, the product subscription will be cancelled and a full refund will be made. (8)The Identity Theft Insurance is underwritten and administered by American Bankers Insurance Company of Florida, an Assurant company. Please refer to the actual policies for terms, conditions, and exclusions of coverage. Coverage may not be available in all jurisdictions. Review the Summary of Benefits ([www.idwatchdog.com/terms/insurance](http://www.idwatchdog.com/terms/insurance)).

## Support & Restore

### Fully Managed Resolution Services including Pre-Existing Conditions

Assigns one of our highly trained and certified resolution specialists to your identity theft case—your case is fully managed until it is resolved. Includes full service resolution for pre-existing identity theft regardless of when it occurred.

### Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

### Identity Theft Insurance

Up to \$1 Million identity theft insurance<sup>8</sup> that provides reimbursement for certain out-of-pocket costs related to the recovery of your identity. Includes stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings, and money market accounts.

### 401k/HSA Stolen Funds Reimbursement

The Identity Theft Insurance<sup>8</sup> for Platinum includes up to \$1 Million reimbursement for unrecoverable funds removed through unauthorized electronic transfers from employer-sponsored retirement accounts (401k/403b/IRA/ Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

### Lost Wallet Vault & Assistance

Assists you with cancelling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

### Deceased Family Member Fraud Remediation

Resolves the identity theft, if necessary, of an enrolled family member who passes away.

### Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you on the steps you need to take to freeze your credit reports at each of the three nationwide credit bureaus.