



# Millions of people lose their identities every year.

*Don't be one of them.*

Safeguarding your identity has never been more important. Nearly 500,000 cases of identity theft were reported in 2018--an increase of nearly 20% over the previous year.<sup>1</sup> IDShield is a comprehensive identity protection plan with proprietary features that go beyond other plans in monitoring your personal data, and restoring it if a data breach occurs.



## 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.



## We're always here to help, no matter what.

Our licensed investigators are available to answer your questions, even for simple advice. In the event of an actual identity theft emergency, identity theft specialists are on stand-by, ready to assist you 24/7.



## Unlimited Service Guarantee

IDShield is committed to spending an unlimited amount of time to restore your identity. If a compromise occurs, your Licensed Private Investigator will immediately begin the process of restoring your identity to its pre-theft status, and won't stop working until it's restored.



## Employee Family Plan Coverage

### Minor Identity Protection

Allows parents/guardians to monitor up to 10 dependent children under the age of 18 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.

## 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.

<sup>1</sup>Federal Trade Commission. (2019). Consumer Sentinel Network: Data Book 2018.



## Identity Consultation Services

As a member, you have unlimited access to identity consultation services provided by our Licensed Private Investigators. They will advise you on best practices for identity management tailored to your specific situation. Consultative services cover:

### Privacy and Security Best Practice

- Best practices for the use and protection of your Social Security number and personally identifiable information (PII).
- Current trends, scams and schemes related to identity theft and fraud issues.
- Best practices for financial transactions, online activities and consumer privacy.
- Knowledge sharing to help protect your identity and to inform you of your rights under federal and state laws.
- Interpretation and analysis of your credit report and guidance to reduce pre-approved credit offers which increase risk of identity theft.
- Consult on public record inquiries, background searches or credit freeze issues.

### Event-Driven Consultation Support

- Lost/stolen wallet assistance
- Data exposure/data breach

## Security Monitoring

### Username/Password (Credentials) Monitoring

This powerful, proprietary feature helps protect against takeovers of your social, financial and other online accounts by monitoring the internet, dark web and deep web. You'll receive an alert if we find that your username/password combinations have been exposed so you can change your password on that exposed account.

### 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.

### High Risk Credit 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 [idshield.cloud](http://idshield.cloud) or through the free IDShield Plus mobile app. Credit activity will be reported promptly to the member via an email alert and mobile push notification.

### Instant Hard Credit Inquiry Alerts

Members will be notified via email and the mobile app 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.

### Credit Score Tracker

You can view a credit score report from TransUnion that plots your score 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.

### Dark Web 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

Monitors 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.

## Identity Restoration

### \$1 Million Protection Policy

IDShield provides a \$1 million protection policy, provided by a leading national carrier. This covers costs incurred as a result of identity theft – such as lost wages, travel expenses, elder and child care, and initial legal consultation, and certified public accountant costs.

**Our Licensed Private Investigators** perform the bulk of the restoration work required to restore a member's identity to pre-theft status.

### Unlimited Service Guarantee

We will do whatever it takes for as long as it takes to restore your identity to its pre-theft status.

\*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.

**Note:** Purchase of IDShield requires member to have a valid email address.

The following are not included with the IDS 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.

IDShield is a product of Pre-Paid Legal Services, Inc. d/b/a LegalShield ("LegalShield"). LegalShield provides access to identity theft protection and restoration services. For complete terms, coverage and conditions, please see [www.idshield.com](http://www.idshield.com). IDShield plans are available at individual or family rates. A family rate covers the named member, named member's spouse and up to 10 dependent children under the age of 18. It also provides consultation and restoration services for dependent children ages 18 to 26. Spouse monitoring requires input of full name, SSN, date-of-birth and email address. All Licensed Private Investigators are licensed in the state of Oklahoma. A \$1 million protection policy is issued through a nationally recognized carrier. LegalShield/IDShield is not an insurance carrier. Certain limitations apply. Dependent children of the named member or named member's spouse under the age of 23 who permanently live in the same residence as the named member at the time of the stolen identity event are eligible for the protection policy coverage. For a summary description of benefits for the personal identity coverage see <https://idshield.cloud/summary-of-benefits>.

Questions Contact the LegalShield Representative:

Christa Aufdemberg, 714-904-6501, [Christaca@legalshieldassociate.com](mailto:Christaca@legalshieldassociate.com)