# idwatchdog\*

**IDENTITY THEFT PROTECTION** 

# Better protect what matters most.

US victims of

You've spent a lifetime building your name and financial reputation. Now more than ever, it is important to better protect your identity—and your family's identities— as fraudsters take advantage of the pandemic to trick victims into giving up personal and financial information.

## **Easy & Affordable Identity Protection**

With ID Watchdog®, you have an easy and affordable way to help better protect and monitor the identities of you and your family. You'll be alerted to potentially suspicious activity and enjoy the peace of mind that comes with the support of dedicated identity resolution specialists.

identity fraud lost \$16.9 **BILLION** in 2019.1

#### WHY CHOOSE ID WATCHDOG



## **Greater Protection** & Control

We've got you covered with alerts on identity-related vulnerabilities and lock features for added control over your credit report(s).



## More for **Families**

Our family plan helps you better protect your loved ones, with each adult getting their own personalized account. And, we offer more features that help protect minors than any other provider.



## **Fully Managed Identity Restoration**

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will fully manage the case for you until your identity is restored.



A Leader in Detection & Prevention for four years running and a two-time Leader in Resolution.

## **ID Watchdog Is Here for You**

Our US-based customer care team is available **24/7/365** at **866.513.1518**. Take a step to help better protect your identity today.



## The Powerful Features You Want at an Affordable Price

#### **FEATURES INCLUDED IN BOTH ID WATCHDOG PLANS**

### **CONTROL & MANAGE**

- Blocked Inquiry Alerts
- Child Credit Lock | 1 Bureau
- Social Account Monitoring
- Registered Sex Offender Reporting 1
- Customizable Alert Options
- National Provider ID Alerts

### **MONITOR & DETECT**

- Dark Web Monitoring<sup>1</sup>
- High-Risk Transactions Monitoring<sup>2</sup>
- Subprime Loan Monitoring<sup>2</sup> 🥻
- Public Records Monitoring
- USPS Change of Address Monitoring
- Identity Profile Report

### **SUPPORT & RESTORE**

- Identity Theft Resolution Specialists (Resolution for Pre-existing Conditions) &
- Online Resolution Tracker NEW
- Lost Wallet Vault & Assistance
- · Deceased Family Member Fraud Remediation
- Credit Freeze Assistance
- Breach Alert Emails
- Mobile App

🥻 Helps Better Protect Children | 1 Bureau = Equifax® | Multi-Bureau = Equifax, TransUnion® | 3 Bureau = Equifax, Experian®, TransUnion | 🔃 🚾 Targeted to launch in 2020

# 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.

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PLAN OPTIONS	ID WATCHDOG® PLUS	ID WATCHDOG® PLATINUM
Credit Report Monitoring <sup>3</sup>	1 Bureau	3 Bureau
Credit Report Lock <sup>4</sup>	1 Bureau	Multi-Bureau
Identity Theft Insurance <sup>5</sup>	Up to \$1M	Up to \$1M
401K/HSA Stolen Funds Reimbursement <sup>5</sup>	-	Up to \$500K
Credit Report(s) <sup>6</sup> & VantageScore Credit Score(s)	-	1 Bureau Daily & 3 Bureau Annually
Credit Score Tracker	-	1 Bureau Daily
Financial Accounts Monitoring	-	✓
Subprime Loan Block <sup>2</sup> & NEW within the monitored lending network	-	<b>~</b>
Social Account Takeover Alerts 🐍 NEW	-	✓
Child Credit Monitoring 🚹 🔤	-	1 Bureau
Integrated Fraud Alerts NEW With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.	-	~
Employee (Includes 1 child <18)	\$7.61/month	\$11.01/month
Employee + Children	\$10.16/month	\$13.56/month
Employee + Spouse	\$11.86/month	\$17.81/month
Employee + Family	\$13.56/month	\$19.51/month

#### Enroll in this valuable benefit today.

(1) 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. (2) The monitored network does not cover all businesses or transactions. (3) Monitoring from TransUnion® and Experian® will take several days to begin. (4) 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. (5) 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). (6) 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. **id**watchdog<sup>®</sup>

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