

# Identity Theft Benefits



Legal Insurance

## Two Levels of Identity Theft Benefits Available

In today's world, it's not so much a question of **if** your identity will ever be compromised, but **when**. Employees are looking for ways to reduce that risk, whether it's monitoring their personal information and credit status online or taking steps to recover their good name and credit if their identity is stolen.

As you evaluate your legal insurance options from ARAG®, take a closer look at our two levels of identity theft benefits to help your employees protect themselves.

### Choose the ARAG Identity Theft Benefit That's Best for Your Organization

Coverage	Identity Theft Services (with UltimateAdvisor®)	Identity Theft Protection (with UltimateAdvisor Plus™)
Legal Advice and Representation	✓	✓
Prevention and Recovery Tools	✓	✓
Identity Theft Assistance	✓	✓
Full-Service Identity Restoration		✓
Single-Bureau Credit Monitoring		✓
Change of Address Monitoring		✓
\$1 Million Identity Theft Insurance*		✓
Lost Wallet Services		✓
Internet Surveillance		✓
Child Identity Monitoring		✓

*See reverse side for coverage descriptions.*

## Identity Theft Coverage Descriptions

- ✓ **Legal Advice and Representation:** Members can consult with an attorney in-person or over the phone for legal advice and representation. Most covered legal matters are 100 percent paid in full when a member works with a network attorney.
- ✓ **Prevention and Recovery Tools:** Online tools help members prevent and recover from identity theft. These tools include an identity theft tracking sheet, personal information organizer, identity theft prevention and victim action guidebooks, videos and more.
- ✓ **Identity Theft Assistance:** Identity Theft Case Specialists help members who are victims of identity theft assess their situation and identify their objectives. They'll also assist members with tracking activities and progress until the conclusion of each case.
- ✓ **Full-Service Identity Restoration:** Restoration Specialists use a limited power of attorney to restore a member's identity with lenders, credit bureaus, the state, county courts and more.
- ✓ **Single-Bureau Credit Monitoring:** Informs members of changes to their credit file — including credit inquiries, new loans, new credit cards, delinquencies and more.
- ✓ **Change of Address Monitoring:** Alerts member if a change of address request has been submitted to the U.S. Postal Service for their address.
- ✓ **Identity Theft Insurance\*:** Coverage up to \$1 million for expenses associated with restoring the member's identity, including legal costs, loss of income, fraudulent withdrawals and more.
- ✓ **Lost Wallet Services:** Restoration Specialists help members cancel and reissue personal documents — including credit cards, debit cards, driver's license, Social Security cards, etc.
- ✓ **Internet Surveillance:** Service monitors thousands of websites and millions of data points throughout the internet to see if a member's personal information is being traded and/or sold. If a match is found, the member will be alerted to take action. Common information tracked online includes:
  - Social Security Number
  - Medical Identification Numbers
  - Driver's License Number
  - Email Addresses
  - Credit Card Numbers
  - Passport Number
  - Telephone Numbers
  - Bank Account Numbers
- ✓ **Child Identity Monitoring:** Service that monitors your minor child's personal information and Social Security number for activity on the dark web. It also monitors a minor child's Social Security numbers to identify credit information associated with their identity.

Visit [ARAGlegal.com](https://www.araglegal.com) or call 800-758-2860 for more information.

\*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. Please see the identity theft plan summary for details.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 800-758-2860.