

# Identity Theft Coverage

Identity theft occurs when someone uses elements of your personally identifying information (PII), such as a Social Security number or financial information, to commit fraud. Many consumers assume identity theft means using a stolen credit card, but this should be the least of your concerns. Identity theft is widespread and involves many other factors that can put you at risk.



## ID Watchdog

ID Watchdog was created in 2004 by a group of seasoned credit professionals who recognized the growing crime of identity theft and sought to provide un-matched protection services to consumers. By enlisting experts on all facets of identity theft – including law enforcement authorities, judicial representatives, consumer privacy advocates and banking and credit experts – ID Watchdog created the most powerful, pro-consumer identity theft protection service. ID Watchdog is a publicly traded company on the Toronto Stock Exchange, under the symbol (IDW.V.).

## ID Watchdog Plus

ID Watchdog Plus offers advanced identity monitoring, identity theft detection and resolution services. *Plus* monitors billions of data points in both public and private databases searching for new and updated information associated with your personal, identifiable and financial information. *Plus* includes monitoring of an employee's Social Security number, criminal records, address history, TransUnion credit report score, monthly score tracker, and more.

## ID Plus Features

- Identity Monitoring
- Advanced Monitoring
- Alternative Lending Monitoring
- High-Risk Transaction Monitoring
- Cyber Monitoring
- Non-Credit Loan Monitoring
- Address Monitoring
- Single-Bureau Credit Monitoring Report, Score, Monthly Score Tracker
- Lost Wallet Vault and Recovery Assistance
- \$1 Million Reimbursement Insurance including fraudulent funds transfer
- 100% Resolution Guarantee
- Instant-On Complete Monitoring Services
- Solicitation Reduction Assistance
- Credit Freeze Assistance
- Pre-Paid Legal Services
- Password Manager

## >> Benefit Eligibility Note:

- **All M-DCPS Full-Time and Part-Time employees, and Retirees are eligible to enroll in the identity theft coverage offered by the School Board.**
- **COBRA participants are ineligible for identity theft coverage enrollment.**
- **See eligibility information for more details.**



# Identity Theft Coverage

## True Identity Protection™

**Identity Monitoring:** Scans public records searching for new information associated with your Social Security number.

**Advanced Identity Monitoring:** Scans National Change of Address (NCOA) database identifying new addresses associated with your personal information.

**Alternate Monitoring\*:** Scans non-credit payday loan databases which provide high-interest, quick cash transactions requiring minimal personal information to obtain. Our expansive fraud detection network includes monitoring of auto pawn, buy-here-pay-here auto dealers, and rent-to-own store transactions. This is the most comprehensive alternative credit monitoring in the identity theft protection industry.

**High-Risk Transaction Monitoring:** Daily scanning of billions of transactions and data points will provide an early warning alerting customers of high-risk transactions. Detects potential fraud as it is happening so our team can help you stop it in its tracks and prevent damage.

**Cyber Monitoring:** Scans social networking sites, hacker forums and underground websites that buy, sell and trade personal information.

**Credit Report Monitoring:** Monitors credit and rapidly notifies you when changes, such as new accounts, delinquent accounts and other credit-related information is recorded.

**Credit Reports and Score:** Access to your credit report and score from TransUnion.

**Credit Score Tracker:** Monthly tracker keeps you up-to-date on credit changes so that you stay on top of your TransUnion credit picture. Easily see what various changes alter your score and track your progress over time.

## Extended Identity Protection

**Lost Wallet Vault and Recovery Assistance:** Online vault securely stores credit card, driver license information, and more. Includes cancellation and request for new credit cards in the event your wallet or purse is stolen.

**Full-Service Identity Restoration:** Dedicated Certified Identity Theft Resolution Specialists (CITRMS) work on your behalf to restore your identity by removing erroneous and fraudulent records that appear in your name. Our concierge-level service keeps costs associated with your identity restoration process low. We have a flawless record in restoring victims' identities. However, ID Watchdog plans include \$1 million expense reimbursement insurance\* for your peace of mind.

**NPI Monitoring:** Monitors the NPI Database for activity that may indicate potential fraud.

**Social Network Alerts:** Add alert customizations to Facebook, LinkedIn, Instagram, and Twitter accounts to stay on top of potential cyberbullying, cyber predators, and reputation damaging items directed at you and your family.

**Registered Sex Offender Reporting & Notifications:** Run a search for sex offenders in your area and receive alerts when new offenders move into your neighborhood.

**Breach Notifications:** Email notification of prominent data breaches.

**Pre-Paid Legal Services:** You and your family will have access to a nationwide network of plan attorneys that have contracted with Legal Club to provide free and discounted legal services. Upon contacting our Member Services Department, you will be referred to a plan attorney based on language, area of law, and location.

For more information go to [www.idwatchdog.com/legal](http://www.idwatchdog.com/legal).

If you have any questions, please call 1.866.513.1518

## How We Protect You

Most identity monitoring companies only monitor your information for credit card fraud, but ID Watchdog provides protection for your entire identity. We constantly monitor billions of data points, watching for suspicious changes in our customers' information, and promise 100% resolution if there is ever a problem on our watch.

## Monitoring

When you sign up for ID Watchdog Plus, we will verify your identity and create an Identity Profile Report for you. You may access this report at any time by logging into your personal ID Watchdog dashboard. Each month thereafter, we'll send you an update that highlights any changes or give you an "all clear" notice.

### Monthly Monitoring

After your recognized profile has been established, we will comb our billions of data points for your identity information each month. If there are no new or changed data points, we'll notify you that your records are clean. However, if we find new data points, we will notify you of the changes for you to review. More often than not, the new information will have resulted from a new account you opened. In that case, you can approve the data, and we'll add it to your identity profile.

In the case that the new data is unfamiliar and suspicious, we ask that you let us know. We will initiate extensive reporting that will tell us more about activities on your records through our ID SnapShot, and then proceed with our resolution services, if necessary, until the problem is resolved.



# Identity Theft Coverage

## Detection

If there is a reason to believe that your identity has been compromised, be it an unrecognized record in your Identity Profile Report or a suspicious change found through your monthly search, we'll compile an ID Snapshot. The SnapShot is an extensive report that will allow us to pinpoint any fraudulent data. The ID SnapShot pulls information associated with your identity, including addresses, phone numbers, property deeds, driving records, banking accounts, credit history and more. If we detect new threats after your enrollment in ID Watchdog Plus, your ID Snapshot is included in your plan, and pre-existing conditions are covered by our *Plus* plan.

The ID SnapShot pulls information associated with your identity, including the following:

- Credit Reports
- DMV Driving History
- Motor Vehicle Registration History
- Global Criminal Check
- U.S. Criminal Record Check
- U.S. Wants and Warrants Check
- Sex Offender Registry
- Social Security Number Trace
- Terrorist Watch List
- Bankruptcies, Liens and Judgments
- And much more...

If you require an ID SnapShot, we'll be compiling a very detailed report with highly-sensitive data, so we'll just need a few additional components from you to verify our permission to pull these records on your behalf. We'll work with you to obtain these documents, so that we can efficiently compile and mail your full report to your home.

After providing the ID SnapShot to you and going over any unfamiliar data, we will then decide whether our resolution services are required. Through the ID SnapShot, we will know exactly which entities to contact in order to clear your good name.

## Resolution

Should your ID SnapShot reveal any indication that you have been a victim of identity theft, we will work on your behalf to clear your name. Our resolution experts will negotiate with any applicable institutions, file the necessary paperwork, and follow up to see that your good name is restored. This restoration is provided, free of charge, to ID Watchdog Plus customers who encounter issues while enrolled in the program, and is backed by our 100% resolution guarantee. ID Watchdog ensures you'll never have to worry about cleaning up the damage that can come from a breached identity.

This service, which is free of charge to any customers who become victimized during their enrollment in ID Watchdog Plus, will include the work it takes to clear your good name. After obtaining a police report and ID Theft Affidavit as proof that damages have occurred, our Resolution Agents will use limited Power of Attorney to work towards restoring the identity that is rightfully yours. By communicating on your behalf with the agencies that control your records, our experts will do all of the legwork for you.

Our guarantee of full-service protection means that we won't stop until you are no longer held responsible for any damage caused by the identity thief.

You could spend hundreds of hours rectifying a case of stolen identity, but with ID Watchdog your identity will be secure again before you know it.

## Take Control with Online Account Access

You can manage your account online with our exclusive Identity Management dashboard and receive alerts and communication via email and either SMS text or automated phone calls. This 24/7 access allows you to check your Identity Profile Report at your leisure, and make updates to your data at any time. Through our secure website, you'll have the option to make the most of your ID Watchdog monitoring by providing more insight into the records that are associated with your identity. Also, by managing your account exclusively online, you'll save precious time by receiving your monthly alerts instantly to your inbox.

If you need additional support, you can call us with your questions 24 hours per day, 7 days per week at 1.866.513.1518.

\*All ID Watchdog Plus Protection Plans will include a \$1 million expense reimbursement insurance to cover those rare expenses during a restoration.

