

## ID Theft <sup>TM</sup> Solution Services with ID Sanctuary (Powered By CyberScout)

Thieves want to steal your identity. Don't let them get away with it! Our Identity Theft Protection Service provides the proactive tools and recovery assistance you need to quickly respond to an identity or fraud crisis. You can rely on immediate, personalized attention from a fraud specialist whenever you need it. Fraud specialists are armed with the knowledge to help reduce the risk of identity theft and provide unlimited resolution assistance should you fall victim—giving you emotional support and peace of mind.

This benefit includes comprehensive monitoring and resolution services as well as reimbursement for lost wages and other expenses incurred while restoring your identity, and can even help resolve “pre-existing” ID theft that was undiscovered before joining the program.

### Who is CyberScout?

- The largest Identity Theft Protection Company in the world, currently covering over 17.5 million households and nearly 45 million Americans
- Currently private labeled through 16 of the top 20 property and casualty insurance carriers, 6 of the top 7 Canadian insurers, major credit unions, banks and numerous Fortune 500 companies.
- Offers coverage in all 50 states with a staff of bilingual specialists and veteran fraud resolution experts and investigators.

### Facts:

- 31% of victims discovered their fraud through their financial institution.
- 1 in 3 people who received a data breach later became a victim of fraud.
- Over 823 million records were exposed in 2013. The numbers continue to increase.

### Lifestages® Identity Management and Resolutions Services

Provides the most comprehensive service to educate, guide, protect and resolve personal identity management risk events for every stage of life.

Consider it your personalized service that provides proactive education, risk-reduction strategies, identity theft protection, privacy management, and unlimited 24/7 resolution support to help fight identity theft and fraud.

Provides online education resources providing tips, information and steps to avoid becoming a victim of identity theft.

### If you are a victim, ID Sanctuary completely takes over the identity restoration process.

Expert Consultation and Guidance 24/7:

- Includes step-by-step assistance with credit counseling, restoration strategies, credit report analysis and tax planning, all of which may have been affected by identity theft.
- Free Initial Legal Consultation: Includes \$1000 in attorney fees
- Lost Wallet Service and Document Replacement: Fraud Resolution Specialists can assist members with canceling credit cards, bank accounts, having new cards issued and placing fraud alerts with credit reporting agencies. This includes documents such as Social Security cards, birth certificates, passports and driver's licenses that are lost, stolen or destroyed
- Comprehensive Identity Management Services and Support for: identity theft, tax fraud, travel identity support, military identity theft, financial fraud support, medical identity theft, estate identity theft, break-in recovery, disaster recovery, employment identity theft, email compromise assist, social media compromise assist, assisted living fraud and more.

Personal Resolution Expert:

- You have one single point of contact who works with you throughout the process

### **FraudScout® Identity Monitoring**

Fully Integrated Platform: FraudScout® Fraud and Credit Monitoring service detects potential fraud by monitoring a full-range of credit and non-credit information used to commit fraud. It scours public and private databases, social media channels and the Internet black market for the presence and possible misuse of customer identities and credit data.

Easy-to-Use Customer Portal: Provides at-a-glance view of daily activities, including credit score, credit report and alert summaries

Concierge Resolution Service 24/7: Support and remediation always available

### **Identity Theft Reimbursement Coverage**

ID theft insurance covers lost wages up to \$4,000 as a result of time off work.

Reimburses expenses related to ID recovery, including costs for refiling loan applications, notarizing documents, long distance calls and postage up to \$25,000

Travel Expenses up to \$1,000

Eldercare/Childcare services up to \$1,000

Covers pre-existing ID theft if it had not been discovered prior to enrollment

***Protecting Identities.  
Enhancing Reputations.***

**DISCLOSURE: This plan is NOT insurance. This discount card program contains a 30 day cancellation period.** Member shall receive a full refund of membership fees if membership is cancelled within the first 30 days after the effective date.

Not available to VT residents.