

## ID TheftSmart™

### Quick, Correct Steps to Protect You

Your ID TheftSmart safeguards are designed to provide you the most comprehensive and effective identity theft detection, protection, and recovery services available.

When it comes to guiding people and companies through a security incident, ID TheftSmart has more experience than any other organization. We know what to do, who to call, and how to help. Using our thousands of hours of investigative work with consumers and decades of risk management, we've developed ID TheftSmart—a comprehensive series of safeguards to help protect you against identity theft.

If you have questions or feel you have an identity theft issue, call today and talk confidentially with a knowledgeable team member about your particular situation.

### Restoration Service Exclusions

**Legal Remedy.** Any Stolen Identity Event where the victim is 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) that suffered the fraud personally participated in, directed, or had knowledge of such acts.

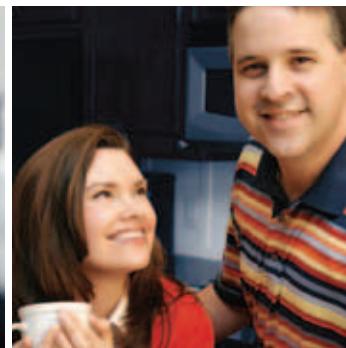
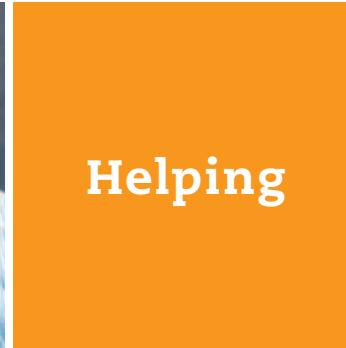
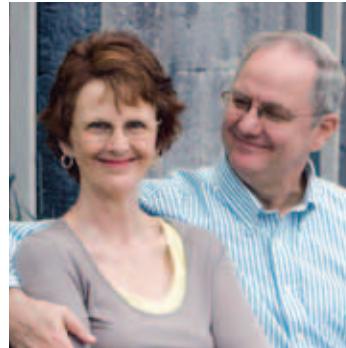
**Financial Loss.** Membership Services do not cover any financial losses attributed to the Stolen Identity Event, including but not limited to, money stolen from a wallet, unauthorized purchases of retail goods, or services online, by phone, mail, or direct.

**Pre-existing Stolen Identity Event Limitations.** If either the victim had knowledge of, or reasonably should have had knowledge of, a pre-existing stolen identity event (not this one) based on information provided to them prior to enrollment in the program, such an event or the consequences caused by it are not covered.

**Business.** A covered stolen identity event does not include the theft or unauthorized or illegal use of their business name, DBA, or any other method of identifying their business activity.

**Minors.** Minors are fundamentally excluded given that (a) credit reporting agencies do not knowingly maintain credit files on minor children, and (b) minor children are unable to execute the Limited Power of Attorney (LPoA) required for certain processes as described herein. However, Kroll agrees to try to resolve identity theft issues for participant-minors through the processes listed in the master agreement, with additional reasonable efforts to address the challenges of working with minors, and within the solutions available through existing legislation and established industry and organizational procedures.

## ID TheftSmart™



## Enhanced Identity Theft Consultation and Restoration

Restore Your Credit, Regain Your Peace of Mind

You can rely on the expertise of this specialized team to help search out suspicious activity and, as necessary, fight back against the evolving tactics used by identity thieves. Our ID TheftSmart™ Licensed Investigators have thousands of hours of experience working in the laws, regulations, and investigative techniques used for credit and non-credit-related identity theft restoration.

Our consultation services allow you to minimize your risk and place extra precautions if circumstances indicate your personal data has been compromised. In the event of an identity theft, we provide full-service restoration, which means our experienced Licensed Investigators do the bulk of the work on your behalf. And since one dedicated investigator is assigned to your case, you won't have to explain your situation over and over again.

You now have easy access to the resources you need to search out suspicious activity and, if necessary, to fight back if you have been exposed to the threat of identity fraud. Our in-depth investigations explore:

- › Criminal data at federal and state levels;
- › State department of motor vehicles (DMV) records;
- › Public records, where liens or bankruptcies could surface;
- › Social Security tracing, for fraudulent address or status entries;
- › Certain 'watch lists' familiar to the security industry; and more.



## Continuous Credit Monitoring

Early Detection is Key

Consumer agencies and government bodies alike recommend that you keep a close eye on your credit activity. Early detection is key to identifying fraud and the damage it can cause. Monitoring alerts make you aware of changes in your credit file that could indicate the kind of unauthorized activity commonly associated with identity theft and fraud.

You'll be notified by email when your credit files show certain credit activity in your name that's commonly associated with identity theft, such as applying for a new credit card or loan, a change of address, etc.

If the transaction isn't one you initiated, simply call ID TheftSmart toll-free and we'll immediately put you in touch with a licensed investigator to find out what's happening and correct the problem. We'll even send you "no activity" notices when there's been no activity in your credit file, so you always know your credit is closely monitored.

## Simple Steps to Protect Your Identity

Enroll Today to Receive Your ID TheftSmart Solutions

To receive your email alerts online, visit [www.idintegrity.com](http://www.idintegrity.com). Please be prepared to provide your membership number. Instructions are provided online.

To receive your alerts through the mail, fill out the enclosed *Consumer Credit Report and Credit Monitoring Authorization Form* and return it in the enclosed postage-paid envelope.



If you feel you have an identity theft issue, call us today using the toll-free telephone number listed in the accompanying letter.



Take advantage of this no-cost opportunity and let the experts at Kroll help you assess your situation and safeguard your identity.

Help is only a phone call away.