

Identity Theft Benefits



Legal Insurance

Take a proactive approach to protecting your identity and personal information with our **Identity Theft Protection** benefit. Plus, if you do become a victim of fraud or identity theft, our restoration services can make the process of clearing your name easier.

Members with this plan benefit have access to:

- ✓ **Single-Bureau Credit Monitoring:** Monitors and informs you of changes to your credit file.
- ✓ **Internet Surveillance:** Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.
- ✓ **Child Identity Monitoring:** Tracks your minor child's personal information and Social Security number for activity on the dark web.
- ✓ **Change of Address Monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.
- ✓ **Full-Service Identity Theft Restoration:** Restoration Specialists help clear your name and restore your identity by working on your behalf using a limited power of attorney.
- ✓ **Lost Wallet Services:** Restoration Specialists help you cancel and reissue personal and financial documents such as credit cards, driver's license, Social Security cards, etc.
- ✓ **Identity Theft Insurance (\$1,000,000):** Coverage up to \$1 million for expenses associated with restoring your identity.*
- ✓ **Toll-Free Legal Advice from an Attorney:** Network attorneys can assist you with legal-related problems the theft of your identity may have caused.
- ✓ **Recovery Tools:** If you become an identity theft victim, you can receive the following:
 - Identity Theft Action Kit — Track your activity and communication with your attorney, banks, credit bureaus, police and other agencies.
 - Identity Theft Affidavit — The Federal Trade Commission provides an interactive tool to create a statement and get a recovery plan. Visit <https://www.identitytheft.gov> to get started.



ONLINE EDUCATIONAL RESOURCES FOR ALL EMPLOYEES

Learn more about your legal rights and address everyday legal and financial issues like identity theft. All employees, even those who aren't members of the legal insurance plan, also have access to the following tools and resources in the **Learning Center** at [ARAGlegal.com](https://www.araglegal.com):

- **Educational articles, videos and guidebooks:** Get helpful tips regarding key legal, financial and consumer issues like estate planning, debt collection, identity theft, caregiving and working with an attorney.
- **Personal Information Organizer:** An essential document to help you keep track your critical and personal information all in one place.
- **Legal Glossary:** Review this comprehensive collection of terms and coverages, with easy-to-understand descriptions and real-life examples to help you learn more about your legal issue.

For more information, call 800-247-4184. Or visit [ARAGlegal.com](https://www.araglegal.com), access code

*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, contact us at 800-247-4184.