



LegalShield's suite of services addresses all seven types of identity theft.

1. Drivers License Identity Theft
2. Social Security Number (SSN)/Social Insurance Number (SIN) Identity Theft
3. Medical Identity Theft
4. Character/Criminal Identity Theft
5. Financial Identity Theft
6. Synthetic Identity Theft
7. Identity Theft of Minor Children

Identity Theft is not just about credit cards! Identity theft is an international crime and access to a lawyer may be critical.

**Identity Theft Shield
\$12.95**

**Identity Theft Shield and
Safeguard for Minors
\$13.95**

Additional Information:

Identity Restoration: will not apply if the identity theft is the result of a dishonest, criminal, malicious, or fraudulent act you, your spouse, or your child participated in, directed, or had knowledge of. Restoration services will not be provided for a known stolen identity event that occurred prior to enrollment date. You must be an active member to receive restoration services. Services are available for pre-existing conditions at a discounted rate. Services provided do not cover financial losses arising from the identity theft. A signed limited power of attorney must be provided to Kroll when an Identity Theft Restoration case is opened in order for Kroll to work on your behalf and/or provide the Proactive Database Searches listed. A stolen identity event does not include the theft or unauthorized or illegal use of your business name, d/b/a, or any other method of identifying your business activity.

Safeguard exclusions: 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, the pre-existing stolen identity event based on information provided to them prior to enrollment in the Identity Theft Shield 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. *Only if a consumer file is in existence.

This is a general overview of your legal plan coverage for illustration purposes only. See a plan contract for complete terms, coverage, amounts, conditions and exclusions.

Identity Theft Shield (Member & Spouse)

Credit Report:

Evaluate your current credit standing with:

- An up-to-date credit report through Experian at no added cost
- A personal credit score calculated by an independent scoring service
- A detailed analysis of your personal credit score

Experts recommend that you review your credit report regularly. The Identity Theft Shield makes it easy.

Continuous Credit Monitoring:

Suspicious activity will be brought to your attention, providing you with early detection. You'll receive prompt notice if the credit repository (Experian) is notified that:

- New accounts have been opened in your name
- Derogatory notations have been added to your credit report
- Public records have been added to your report
- Inquiries have been made against your report
- A change of address has been requested

After you enroll, we'll mail your membership materials to you. This benefit is available to you after you complete a "Consumer Report and Monitoring Authorization Form" provided in your membership materials or you may call 1-800-654-7757 after your membership is processed by LegalShield.

Identity Restoration: Coverage

Begins as of your membership effective date. Identity theft can be devastating, and the process of restoring your name can be overwhelming and costly. You need more than "do it yourself" information if it happens to you. With the Identity Theft Shield a trained expert will take the steps to restore your name and credit for you!

- Our Licensed Investigators will work on your behalf to help correct identity theft issues you have with affected agencies and institutions, including: Credit card companies, Financial Institutions, All three credit repositories, Federal Trade Commission, Social Security Administration, Department of Motor Vehicles, U.S. Postal Service, Law enforcement personnel... and other organizations that may be affected.
- Fraud alert notifications will be sent on your behalf to all three credit repositories, Social Security administration, Federal Trade Commission, U.S. Postal Service and affected credit card companies and financial institutions.
- Proactive searches of applicable local and national databases will be made on your behalf to look for information you may not be aware, including: criminal activity in your name in your county's records and certain federal watch lists, Department of Motor Vehicle records in your state, unknown addresses affiliated with your name, and banking activity in your name reported as fraudulent

Safeguard for MinorsSM

(Under 18)

Safeguard Material

- Valuable information on credit education for minors, advice on the best practices for the use of a child's Social Security Number and personal identifying information, and more.

Monitoring and Alerts

- Monitor for the existence of a credit file in your child's name.
- Receive alerts if any credit files are found.

Consultation

- Consult the experts on any identity theft questions or concerns regarding child identity theft.

Identity Restoration Services

- The experts will take immediate action to correct any damages caused by identity theft. This includes but is not limited to: placing alerts, disputing fraudulent accounts, providing available credit reports, and assisting with obtaining a police report.

Independent Associate