



When a member calls, the Fraud Resolution Specialist will conduct the following (7) emergency response activities:

1. Provide the member with a "Uniform ID Theft Affidavit," answer any questions with regards to completing the affidavit and counsel the member on submitting the affidavit to the proper authorities, credit bureaus and creditors.
2. Furnish the member with separate fraudulent account statements for itemizing each fraudulent occurrence and advising the members on where to submit the statements.
3. Direct the member on where to report the fraudulent activity and how to notify the local and federal authorities, and the fraud department of their creditors.
4. Furnish the member with the contact information for the three major credit reporting agencies.
5. Advise the member on how to obtain a "free copy" of their credit report and how to place a "Fraud Alert" on their credit record.
6. Provide the member with an "ID Theft Emergency Response Kit™".
7. Educate the member on how identity theft occurs and inform the member of protective measures to take to avoid further ID theft occurrences.

Additional Services:

- Expense Reimbursement: Up to \$25,000 in identity theft expense reimbursement.*
- Lost Wages up to: \$500 per week for 4 weeks maximum included in the \$25,000 maximum.
- Deductible \$0.00 per policy period.

Identity Monitoring Services

One of the most powerful upgrades to the Identity Theft Defender is to provide "**Identity Protection AND Monitoring**" of a member's Social Security Number. This service endeavors to prevent non-credit oriented ID thefts.

ID Monitoring provides a national name and Social Security Number/Date of Birth (SSN/DOB) search. This member service screens a vast number of national databases, including credit bureaus and major data aggregators, for any use of a member's SSN and name (including name variations, e.g. John Smith and Johnny Smyth), as well as data mining of the member's address and DOB. These national database searches can provide early and critical indicators that there is usage and/or fraudulent activity taking place.

ID Monitoring works to catch activity that often precedes fraudulent credit and debt creation, as well as identity fraud that would never hit a credit bureau, such as an identity thief using a member's SSN/DOB to take a job or buy a car (with cash) in another city or state.

*Insurance underwritten by member companies of Chartis. The description herein is a summary only. It does not include all terms, conditions and exclusion of the policies described. Please refer to the actual policies for complete details of the coverage and exclusions. Coverage not available to residents of New York and may not be available in other jurisdictions. Not sponsored or approved by the United States Government or any Department or Agency thereof.

Start defending yourself TODAY!**
To enroll or learn more, visit **www.uslegalservices.net**
or call **800.356.LAWS (5297)**

Identity Defender \$9.95 per month

**Limited to two (2) family members per plan



Identity Defender

The Need for ID Theft Protection & Response is real. Identity theft is one of the fastest growing crimes in the nation. One out of every five Americans or a member of their family has been victimized by identity theft.

- An identity is stolen every 3 seconds
- According to the Federal Trade Commission, victims will average 170 hours researching this crime, as well as approximately 2-3 years correcting credit reports and average \$4,849,000 in out-of-pocket expenses to restore their credit and identity. (Javelin Strategy Research Center 2009)
- The FBI claims 9.9 million Americans have been Identity Theft victims, experiencing losses in excess of \$47 billion. (Gartner Group)
- In the last five years, more than 25 million people world wide have been victims of Identity Theft

The Identity Theft Solution. The Identity Defender is designed to help defend against the fastest growing crime in the nation. The Identity Defender will provide access to a **Fraud Resolution Specialist® (FRS)** who assist consumers at the inception of a fraud related emergency. A fraud resolution advisor is trained to evaluate the incident and what steps need to be taken to resolve the theft, including but not limited to:

- Placing fraud alerts, freezing credit and filing disputes and affidavits on the member's behalf
- Continuous 24/7 "Identity Monitoring", with fraud alerts ("monthly risk scores") for suspicious activity in national databases
- Unlimited access to highly trained Fraud Resolution Advisors to assist in restoring your identity
- Free 60 minute telephone consultation with an ID Protection Financial Counselor to assist in rebuilding your credit
- Up to \$25,000 in identity theft expense reimbursement*
- Lost Purse or Lost Wallet Benefits

Fight back when your identity is stolen and to restore your identity and good credit with Identity Defender. **Simply put, you can't get better Identity Theft Protection *anywhere*.**

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A Win/Win Partnership (For Employees and Employers)

Employees Get

- identity restoration and monitoring
- insurance protection
- financial coaching

Employers Get

- no cost to company
- more focused employees with a greater work product
- higher employee morale

For more information or to enroll, visit **www.uslegalservices.net** or call **800.356.LAWS (5297)**