

Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services. See your benefit summary for more details.

Control & Manage

Credit Report Lock

Depending on your plan, lock or unlock access to your 1-Bureau credit report (Equifax®) or Multi-Bureau credit reports (Equifax and TransUnion®) through your ID Watchdog account, with certain exceptions.¹ Locking your credit report(s) is an effective way to provide additional protection against unauthorized access and to help keep identity thieves from opening new accounts in your name.

Blocked Inquiry Alerts

Notifies you in near real-time when a business or lender tries to access your Equifax credit report while it's locked or frozen.

Child Credit Lock

Activate a Child Credit Lock for your minor child to help better protect against credit fraud in their name by creating an Equifax credit report for your child, then locking it to help prevent access to it by potential lenders and creditors. Typically, a child should not have a credit report; if they do, it could be a sign of identity theft. Available with a family plan.

Subprime Loan Block (Platinum)

Blocks new, unsecured subprime loan transactions, such as payday, high-cost installment, rent-to-own, and other loans outside of the traditional banking system but within our monitored lending network.² Notifies you in near real-time when a loan is blocked.

Integrated Fraud Alerts (Platinum)

Through your dashboard, activate fraud alerts³ on your credit reports across the three nationwide credit bureaus and provide your contact information. Fraud alerts encourage lenders to take extra steps to verify your identity before extending credit.

Personal Data Scans & Removal (Platinum) NEW

Activate to scan for your personal data exposed on 100+ people search sites. Helps monitor and remove your information from these sites as they reacquire your personal data.

Financial Accounts Monitoring

Set custom alert triggers for credit card, checking, savings, and investment accounts so you can monitor account balances and transactions and watch for signs of fraudulent activity.

Social Accounts Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media. Link up and monitor your social media accounts as well as those of minor children included in your plan. Platinum also includes social account takeover alerts.

Registered Sex Offender Reporting

Searches for sex offenders in your area and alerts you when offenders move into or out of the neighborhood. Reports include map, offender photo, and offense details. Run up to 10 reports on any address each month.

Customizable Alert Options

Set your preferences, and receive alerts via email, text message, phone call, or mobile app push notification. Family plan members can opt to share their alerts with other adult family members.

National Provider ID Alerts (for healthcare providers)

Monitors the National Provider Identifier (NPI) database and alerts you of changes associated with your NPI number.

 Helps better protect children NEW = Targeted to be available⁴ by Jan 2024

(1) Locking your Equifax or TransUnion credit report will prevent access to it by certain third parties. Locking your Equifax or TransUnion credit report will not prevent access to your credit report at any other credit reporting agency. Entities that may still have access to your Equifax or TransUnion credit report include: companies like ID Watchdog and TransUnion Interactive, Inc. which provide you with access to your credit report or credit score, or monitor your credit report as part of a subscription or similar service; companies that provide you with a copy of your credit report or credit score, upon your request; federal, state, and local government agencies and courts in certain circumstances; companies using the information in connection with the underwriting of insurance, or for employment, tenant or background screening purposes; companies that have a current account or relationship with you, and collection agencies acting on behalf of those whom you owe; companies that authenticate a consumer's identity for purposes other than granting credit, or for investigating or preventing actual or potential fraud; and companies that wish to make pre-approved offers of credit or insurance to you. To opt out of pre-approved offers, visit www.optoutprescreen.com. (2) The monitored network does not cover all businesses or transactions. (3) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (4) May be subject to delay or change.

Monitor & Detect

Credit Report Monitoring

Monitors your credit report from one or all three nationwide credit bureaus (Equifax[®], TransUnion[®], Experian[®])⁵ depending on your plan and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

Telecom & Utility Alerts (Platinum)

Alerts you of new telecom or utility credit inquiries using your identity on your Equifax credit report, such as cell phone or cable accounts.

Child Credit Monitoring

Scans the Equifax credit database for a child's Social Security number and alerts you if a credit file potentially exists or is created under your child's identity. Available with a family plan.

Dark Web Monitoring

Scans websites, chat rooms, and other forums⁶ known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.

Data Breach Notifications


Alerts you if your personal information has been associated with a reported data breach or was detected through our dark web scans.

High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network,⁷ a high-risk validation performed by a financial institution using your identity. These validations are typically required for new account openings, adding or changing an account holder, and other high-risk activity such as wire transfers and large withdrawals.

Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network⁷ using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

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Public Records Monitoring

Scours billions of public records and other databases, including licenses and certifications, to search for new names or addresses associated with your identity which, if unexpected, could be a sign of a potential identity theft.

USPS Change of Address Monitoring

Monitors the United States Postal Service (USPS) National Change of Address database for addresses associated with your name and detects the rerouting of your mail to a new address in case it was done without your knowledge.

Phishing & Malware Alerts (Platinum)

Alerts you if we detect that your personal information or credentials have been compromised by phishing, malware or botnet attacks.

Credit Report(s) & VantageScore Credit Score(s)

Update your 1-Bureau credit report and VantageScore[®] 3.0 credit score based on Equifax data monthly or daily, depending on your plan. Platinum also includes annual 3-Bureau credit reports and 3-Bureau VantageScore credit scores.

Credit Score Tracker

Stay up-to-date on your VantageScore 3.0 credit score based on Equifax data with monthly or daily tracking, depending on your plan. See how your credit score is trending over time.

Support & Restore

Personalized Identity Restoration

Assigns one of our certified, U.S.-based restoration specialists to your identity theft case. We go beyond restoration assistance —your case is personally managed by a dedicated specialist until it is resolved.

Restoration for Pre-Existing Conditions

When enrolled through your employer's benefit program, provides support from a dedicated specialist for pre-existing identity theft regardless of when it occurred.

Online Resolution Tracker

View the status of your open identity theft case and keep track of the communication with your assigned certified resolution specialist through your online dashboard.

What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. For three-bureau VantageScore credit scores, data from Equifax, Experian, and TransUnion are used respectively. Any one-bureau VantageScore uses Equifax data. Third parties use many different types of credit scores and are likely to use a different type of credit score to assess your creditworthiness.

(5)Monitoring from TransUnion and Experian will take several days to begin. (6)There is no guarantee that ID Watchdog is able to locate and scan all deep and dark websites where consumers' personal information is at risk of being traded. (7)The monitored network does not cover all businesses or transactions.

Support & Restore (cont.)

Identity Theft Insurance

Up to \$1M or \$2M in coverage,⁸ depending on your plan, for certain out-of-pocket expenses you may face as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings and money market accounts.

Additional Coverage⁸ for Platinum

Up to \$1M 401k/HSA Stolen Funds Reimbursement

Reimbursement for unrecoverable funds removed through unauthorized electronic transfers from employer-sponsored retirement accounts (401k/403b/IRA/Roth), health savings accounts (FSA/HSA/HRA), and employee stock option plans.

Home Title Fraud

Reimbursement for certain expenses and legal costs incurred as a direct result of fraud or embezzlement, forgery, or identity fraud, resulting in title theft or deed fraud.

Cyber Extortion

Reimbursement for certain costs to recover from a cyber extortion /ransomware attack affecting a consumer's device, including experts to help negotiate with hackers and technical support for device recovery.

Professional Identity Fraud

Reimbursement of certain expenses and legal fees resulting from the fraudulent use of an enrolled member's professional licenses and credentials.

Deceased Family Member Fraud

Reimbursement for certain expenses and legal fees to help resolve identity fraud using a deceased family member's identity. Available with a family plan.

Lost Wallet Vault & Assistance

Assists you with canceling and replacing the wallet contents added to Dark Web Monitoring (e.g., credit and debit cards and government-issued identification) in the event of a lost or stolen wallet.

Deceased Family Member Fraud Remediation

Helps resolve the identity theft of a family member⁹ who has passed away. After a loved one dies, the deceased's identity may still be vulnerable to theft. Available with a family plan.

Credit Freeze Assistance

If you have been a victim of identity theft, our Resolution Team can work with you to freeze your credit reports at each of the three nationwide credit bureaus.

Solicitation Reduction


Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.

Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your mobile device. Your phone travels with you, so you won't have to worry about missing an alert when you're on the go. And, contact our 24/7/365 Customer Care Center via phone or email with one touch.

24/7/365 Customer Care Center

Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages.

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⁽⁸⁾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. Review the Summary of Benefits (www.idwatchdog.com/terms/insurance). ⁽⁹⁾For 1B Family plan, applicable for enrolled family members only. To review ID Watchdog Terms & Conditions, go to idwatchdog.com/terms.