



# No one is immune to identity theft.

## Better Protect What Matters Most.

Identity theft can affect anyone—from infants to seniors. Each generation has habits that savvy criminals know how to exploit—resulting in over \$43 billion lost to identity fraud in the U.S. in 2022.<sup>1</sup> Take action with award-winning ID Watchdog identity theft protection.

### Greater Peace of Mind

With ID Watchdog® as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone.



Awarded Best in Class Identity Protection Service Provider for Consumers

### Why Choose ID Watchdog?



#### Advanced Identity Theft Detection

We scour billions of data points—public records, transaction records, social media and more—to search for signs of potential identity theft.



#### Greater Protection & Control

We've got you covered with lock features for added control over your credit report(s) to help keep identity thieves from opening new accounts in your name.



#### Dedicated Identity Resolution Specialists

If you become a victim, you don't have to face it alone. One of our certified resolution specialists will personally manage the case for you until your identity is restored.



#### Extensive Family Coverage

Our family plan helps you better protect your loved ones<sup>2</sup> with personalized accounts for adult family members, family alert sharing, and exclusive features for children.



Our U.S.-based, customer care team is here for you 24/7/365 at 866.513.1518

<sup>1</sup> Javelin Strategy & Research, "2023 Identity Fraud Study: The Butterfly Effect", Mar 2023.







<sup>2</sup> Refer to your employer or ID Watchdog for family plan eligibility.

## Powerful Features Included in Both ID Watchdog Plans


### Control & Manage

- Financial Accounts Monitoring
- Social Accounts Monitoring 
- Registered Sex Offender Reporting 
- Blocked Inquiry Alerts | 1 Bureau
- Customizable Alert Options
- National Provider ID Alerts

### Monitor & Detect




- Dark Web Monitoring<sup>1</sup> 
- Data Breach Notifications 
- High-Risk Transactions Monitoring<sup>2</sup> 
- Subprime Loan Monitoring<sup>2</sup> 
- Public Records Monitoring 
- USPS Change of Address Monitoring 
- Credit Score Tracker | 1 Bureau

### Support & Restore

- Personalized Identity Restoration including Pre-Existing Conditions 
- Online Resolution Tracker
- Lost Wallet Vault & Assistance
- Deceased Family Member Fraud Remediation<sup>3</sup> (Family Plan only)
- Credit Freeze Assistance
- Solicitation Reduction

Help better protect children with Equifax Child Credit Lock & Equifax Child Credit Monitoring PLUS features marked with this icon 

## Plan-Specific Features

	1B	Platinum
Credit Report Monitoring <sup>4</sup>	1 Bureau	3 Bureau
Credit Report(s) & VantageScore <sup>®</sup> Credit Score(s)	1 Bureau Monthly	1 Bureau Daily & 3 Bureau Annually
Credit Report Lock <sup>5</sup>	1 Bureau	Multi-Bureau
Identity Theft Insurance <sup>6</sup> 	Up to \$1 Million	Up to \$2 Million
• Up to \$1M Stolen Funds Reimbursement		
- Checking and savings accounts	✓	✓
- 401k/HSA/ESOP accounts	-	✓
• Home Title Fraud	-	✓
• Cyber Extortion	-	✓
• Professional Identity Fraud	-	✓
• Deceased Family Member Fraud	-	✓
Subprime Loan Block <sup>2</sup> 	-	✓
within the monitored lending network		
Personal Data Scans & Removal 	-	✓
Phishing & Malware Alerts	-	✓
Telecom & Utility Alerts	-	1 Bureau
Integrated Fraud Alerts <sup>7</sup>	-	✓
With a fraud alert, potential lenders are encouraged to take extra steps to verify your identity before extending credit.		
<b>Employee</b>	<b>\$8.94 /month</b>	<b>\$12.94/month</b>
<b>Employee + Family</b>	<b>\$15.94/month</b>	<b>\$23.94/month</b>

**NEW** = Targeted to be available<sup>8</sup> by Jan 2024

1 Bureau = Equifax<sup>®</sup> | Multi-Bureau = Equifax, TransUnion<sup>®</sup> | 3 Bureau = Equifax, Experian<sup>®</sup>, TransUnion

## 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.

(1) 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. (2) The monitored network does not cover all businesses or transactions. (3) For 1B Family Plan, applicable for enrolled family members only. (4) Monitoring from TransUnion and Experian will take several days to begin. (5) 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 preapproved offers, visit [www.optoutprescreen.com](http://www.optoutprescreen.com). (6) 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](http://www.idwatchdog.com/terms/insurance)). (7) The Integrated Fraud Alert feature is made available to consumers by Equifax Information Services LLC and fulfilled on its behalf by Identity Rehab Corporation. (8) May be subject to delay or change. To review ID Watchdog Terms & Conditions, go to [idwatchdog.com/terms](http://idwatchdog.com/terms).