

COVERS ALL TYPES OF IDENTITY THEFT

Medical

Bank fraud

Credit Card fraud

Government documents/benefits fraud

Employment fraud

Phone and utilities fraud

FAMILY COVERAGE FOR 3 GENERATIONS

Spouse/domestic partner

Dependents under age 25

Parents

Coverage up to 12 months after death

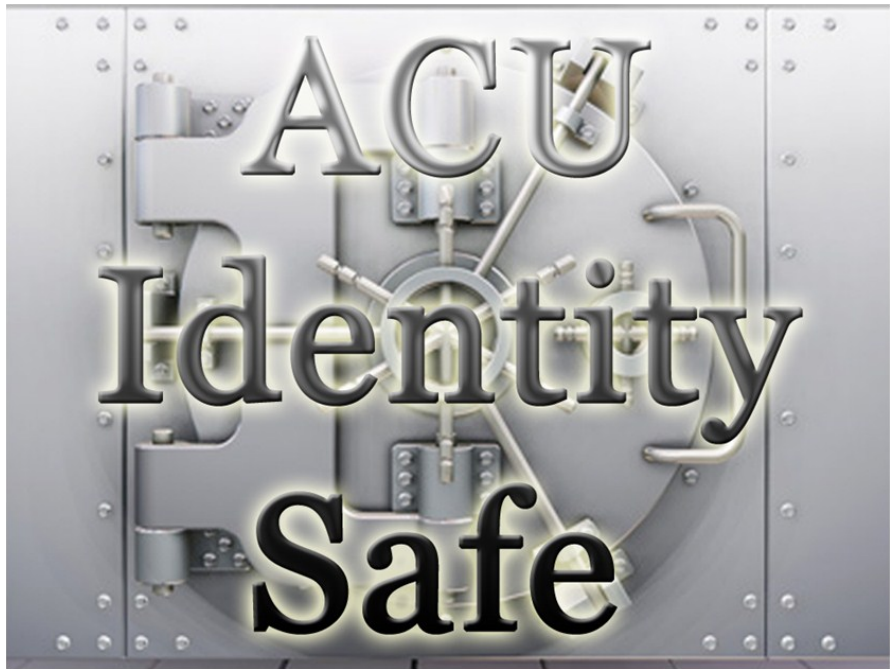
PERSONAL RECOVERY ADVOCATE

Performs all of the legwork for the victim

Will continue to work until victim's identity is restored to pre-theft status

Initial contact within 1 business day/less

Customized recovery plan in place within 3 business days/less



Identity Theft Recovery

If a member has reason to believe they might be a victim of identity theft, we will put them in touch with a professional Identity Recovery Advocate who will:

- *Perform research to determine the extent of the problem*
- *Assist with the placement of fraud alerts and review the credit report with all 3 credit bureaus*
- *Assist in completing an Identity Theft Affidavit and Declaration of Fraud to establish their rights as a victim*
- *Write letters, make calls on member's behalf to dispute all fraudulent information*
- *Coordinate with government agencies, financial institutions, creditors, etc. to resolve incidents*
- *Work with law enforcement to help to arrest/prosecute the criminals*
- *Confirm complete recovery in writing*
- *Follow up for 12 months*