

Identity Theft Benefits



Legal Insurance

Identity Theft Protection

Along with ARAG's network attorney resources to help you to take action against legal matters related to identity theft, rely on extra security and peace of mind with **Identity Theft Protection**. These additional plan services empower you to take a proactive approach to help monitor, protect and restore you or your loved ones' identities, and includes the following:

- ✓ **Single-Bureau Credit Monitoring:** Monitors and informs you of changes to your credit file.
- ✓ **Internet Surveillance:** Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.
- ✓ **Child Identity Monitoring:** Tracks your minor child's personal information and Social Security number for activity on the dark web.
- ✓ **Change of Address Monitoring:** Alerts you if a change of address request has been submitted to the U.S. Postal Service for your address.
- ✓ **Full-Service Identity Theft Restoration:** Restoration Specialists help clear your name and restore your identity on your behalf.
- ✓ **Lost Wallet Services:** Restoration Specialists help you cancel and reissue personal and financial documents such as credit cards, driver's license, Social Security cards, etc.
- ✓ **Identity Theft Insurance:** Coverage up to \$1 million for expenses associated with restoring your identity.*
- ✓ **Toll-Free Legal Advice from an Attorney:** Access to legal advice for your identity theft problem from an attorney via phone. Just call ARAG Customer Care to be connected.

Identity Theft Resources

- **Identity Theft Case Specialists:** Turn to an experienced specialist who can offer guidance, next steps to take and important documents to complete if your identity is stolen.
- **Identity Theft Affidavit:** An interactive tool available at identitytheft.gov to create a statement and complete a recovery plan.
- **What to do if Your Identity is Stolen Guidebook:** See seven steps to help you recover from identity theft and minimize losses.



Identity Theft Can Happen to You Anytime, Anywhere

Identity theft takes on many forms as technology progresses and identity thieves become more brazen. For example:

- You receive notice from a department store that the card you used there is part of a large security breach.
- You scan the QR code on a restaurant menu that scammers have hidden harmful links in to steal your personal information.

Getting Started with Identity Theft Monitoring

For security purposes, you will also need to register for the online monitoring services.

1. Log in to **ARAGlegal.com/account**
2. On the member home page, select **Tools** and then **Identity Theft**.
3. Click **Activate Monitoring** at the top of the page. This will link you to our online identity monitoring partner.
4. Follow the instructions to create an account and activate monitoring.
5. Once your account is created, you can invite adult plan members covered under your plan to create their own separate online monitoring accounts.

That's it. We'll do the rest of the work to protect your good name!

For more information, call 800-247-4184. Or log in at ARAGlegal.com/account.

*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. Please see the identity theft plan summary for details.

Limitations and exclusions apply. Depending upon a state's regulations, ARAG's legal insurance plan may be considered an insurance product or a service product. Insurance products are underwritten by ARAG Insurance Company of Des Moines, Iowa. Service products are provided by ARAG Services, LLC. This material is for illustrative purposes only and is not a contract. For terms, benefits or exclusions, call 800-247-4184.