

# Identity Theft Benefits



Legal Insurance

As a member of the ARAG® legal insurance plan, you can rely on the added security and peace of mind that **Identity Theft Protection** offers. It allows you to take a proactive approach to protecting your identity and personal information. Plus, if you do become a victim of fraud or identity theft, our restoration services can make the process of clearing your name easier.

- ✓ **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 (\$1,000,000):** Coverage up to \$1 million for expenses associated with restoring your identity.\*
- ✓ **Toll-Free Legal Advice from an Attorney:** Network attorneys can assist you with legal-related problems.
- ✓ **Recovery Tools:** If you become an identity theft victim, you can receive the following:
  - Identity Theft Action Kit — Track your activity and communication with your attorney, banks, credit bureaus, police and other agencies.
  - Identity Theft Affidavit — The Federal Trade Commission provides an interactive tool to create a statement and get a recovery plan. Visit [identitytheft.gov](https://www.ftc.gov/identitytheft) to get started.



## 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.
- During a recent vacation, your purse is stolen, along with your driver's license, credit cards and passport.

## GETTING STARTED WITH IDENTITY THEFT MONITORING

For security purposes, you will need to register for the online monitoring service separately:

1. Log in to [ARAGlegal.com/account](https://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 setup monitoring for family members.

*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](https://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, GuideOne® Mutual Insurance Company of West Des Moines, Iowa or GuideOne Specialty Mutual Insurance Company of West 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, contact us at 800-247-4184.