

# Features That Help You Safeguard Your Identity

With ID Watchdog®, you get a wide range of powerful identity protection features and services, all at an affordable price. See your benefits summary for more details.

## Control & Manage

### Credit Report Lock

Lock or unlock access to your Equifax® credit report through your ID Watchdog account, with certain exceptions.<sup>1</sup>

### 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 prevent access to it by potential lenders and creditors.

### 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 Account Monitoring

Notifies you of potential cyberbullying or reputation-damaging information directed at you or your family on social media.

### Registered Sex Offender Reporting

Searches for sex offenders in your area, and alerts you when offenders move into or out of the neighborhood.

### 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.

## Monitor & Detect

 Helps better protect children

### Credit Report Monitoring

Monitors your credit report from all three nationwide credit bureaus (Equifax, TransUnion®, Experian®)<sup>2</sup> and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

### 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.

### Identity Profile Report

Provides up to a 30-year look back of verified and unverified records associated with your identity to establish your baseline identity profile for future monitoring.

### 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

Alerts you if we detect in the monitored network,<sup>3</sup> a high-risk validation performed by a financial institution using your identity.

### Subprime Loan Monitoring

Monitors your identity and sends an alert if we detect new specialty finance activity in the monitored network<sup>3</sup> using your identity including payday, subprime, high-cost installment, rent-to-own, and other loans outside of the traditional banking system.

### 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.

(1) Locking your Equifax credit report will prevent access to it by certain third parties. Locking your Equifax 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 credit report include: companies like ID Watchdog, 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](http://www.optoutprescreen.com). (2) Monitoring from TransUnion and Experian will take several days to begin. (3) The monitored network does not cover all businesses or transactions.

## Monitor & Detect (cont.)

### Dark Web Monitoring

Scans websites, chat rooms, and other forums<sup>4</sup> known for trafficking stolen personal and financial information for compromised credentials, including Social Security numbers.

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

Update your VantageScore® 3.0 credit score based on Equifax data monthly. By following your credit score, you can gain insight into how it changes over time. Refresh your Equifax 1-Bureau credit report monthly.

### Credit Score Tracker

Stay up-to-date on your VantageScore 3.0 credit score based on Equifax data with monthly tracking.

## Support & Restore

### Fully Managed Resolution Services including Pre-Existing Conditions

Assigns one of our highly trained and certified resolution specialists to your identity theft case—your case is fully managed until it is resolved. Includes full service resolution 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.

### Identity Theft Insurance

Up to \$1 Million identity theft insurance<sup>5</sup> that provides reimbursement for certain out-of-pocket costs related to the recovery of your identity.

### Lost Wallet Vault & Assistance

Assists you with cancelling 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

Resolves the identity theft, if necessary, of an enrolled family member who passes away.

### Credit Freeze Assistance

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

 Helps better protect children

## What You Need to Know

The credit scores provided are based on the VantageScore 3.0 model. 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.

(4)Dark Web Monitoring scans thousands of internet sites where consumers' personal information is suspected of being bought and sold, and is constantly adding new sites to those it searches. However, the internet addresses of these suspected internet trading sites are not published and frequently change, so there is no guarantee that ID Watchdog is able to locate and search every possible internet site where consumers' personal information is at risk of being traded. (5)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)).