

# IDENTITY THEFT PROTECTION PLANS

SECURUS ID

powered by  experian.



VERIFY | PROTECT | RECOVER



# IN 2017 AND 2018, DATA BREACHES REACHED ECONOMIC PROPORTIONS

A victim may need to spend time at work trying to recover their good name and financial status since credit reporting agencies, the Social Security Administration, the Federal Trade Commission, banks and credit card companies usually are only open from 8 a.m. to 5 p.m. There is also the issue of the stress and distractions from having accounts tampered with and personal information violated.

*According to the FTC, each year an average of 1 in 27 people will become a victim of identity theft and it takes an average of 6 months and 200 hours or more of work to recover from an identity theft event.*

*Identity (ID) theft* is unfortunately prevalent and prolific. As more and more data breach events occur, preemptive action is becoming a necessary protection.

That's why Securus ID provides identity theft protection solutions for individuals and families, employer groups, and enterprise.

## What makes Securus ID different?

Securus has the only Identity Theft plans available that include:

- **All forms of ID Theft** – including financial, medical, benefits, insurance, phone, utilities, government documents.
- **Family Fraud & Acts of Terrorism**
- **Unknown Identity Theft Events** that occurred prior to the start of new membership plan.
- **Identity Specialists** (CITRMS Certified) work on members behalf until the victim's identity is at a pre-event status.
- **24/7 Victim Access** to an online case management system provides the victim with an up to the minute status of their recovery.



# CORE ESSENTIAL PLAN

*We do the work, so the victim doesn't have to.*

## Full Service Identity Restoration

CITRMS (Certified Identity Theft Risk Management Specialist) designated staff reduces the time and effort a member endures in the event that their identity is stolen and goes beyond traditional credit report restoration by offering robust case knowledge in non-credit restoration.

### Benefits:

- Supports members in restoring their identity in the event their identity is compromised.
- Full triage on first call with live access to all three credit bureau files.
- Offers bilingual specialists, multilingual and hearing-impaired services are offered 24-hours a day, 7-days a week.
- Includes Limited Power of Attorney so that the specialist assigned to members case can truly complete all restoration activities on members behalf.
- Delivers value when members need it most and protects individuals in the event of identity theft.
- 100% Case Success Rate

## Lost Wallet

Assists you in quickly and efficiently terminating and re-ordering wallet contents. You are not required to pre-register wallet contents before using this service.

### Benefits:

- Enables you to quickly and safely address a lost wallet without preregistering wallet contents.
- Saves you time and stress by working on your behalf to cancel and re-issue all of the credit and identification cards that have been lost.
- Provides you with access to a robust database of contact information to quickly and easily get to the right person.



# CORE COMPREHENSIVE PLAN

*Includes ALL of the Essential Plan benefits PLUS:*

## **CyberAgent®**

CyberAgent scours Internet properties like websites, blogs, bulletin boards, peer-to-peer sharing networks and IRC chat rooms to identify the illegal trading and selling of your personal information. At any point in time, this technology is monitoring thousands of websites and millions of data points, alerting you if your personal information is found being bought or sold online.

### **Benefits:**

- CyberAgent proactively detects stolen PII, alerting businesses and giving them the opportunity to stop the leak early, get ahead of potential bad press and take proactive steps to protect their customers and employees.
- CyberAgent is the only identity monitoring solution designed for data collection on an international level, regardless of a country's credit system or language.
- At any point and time, our CyberAgent technology is monitoring thousands of websites and millions of data points, alerting consumers if we find their personal information in a compromised position online.
- This information is being gathered in real-time giving both businesses and consumers the opportunity to react quickly and take the necessary steps to protect themselves.

## **Annual Credit Report with Score – Experian**

Reviewing your credit report on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Identity Specialists are available to assist.

## **Credit Monitoring: 1 Bureau (Experian)**

Credit Monitoring includes monitoring of changes reported to the Experian credit bureau. Changes monitored include personal information, public records, inquiries, new account openings, and existing accounts reported past due.

### **Benefits:**

- Credit monitoring provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.
- Opening up lines of credit is a very common and costly form of identity theft, and monitoring your credit is the fastest and simplest way to guard against fraudulent activity taking place under your identity.

*(continued)*

(CORE Comprehensive Plan continued)

## Social Media Monitoring

Social Media Monitoring notifies you of privacy or reputational risks with the content you are sharing on social media. Enrolled subscribers can also monitor their child's social networks.

### Benefits:

- Searches for instances where your personal information is exposed via social sites – profile info, comments, wall posts and more – and notify of these privacy risks.
- Notifies you of content on your social networks that may damage your reputation like foul language, sexual content, and drug and alcohol references.
- Parents receive notifications when content on their child's social network may indicate instances of cyberbullying, references to weapons, or sexual predator activity (also known as grooming).

*What social networks does Social Media Monitoring track?*

*The service tracks Facebook, Twitter, LinkedIn and Instagram.*

## Social Security Number Trace with Monitoring

Provides you with a report of all names and aliases associated with your Social Security number, and notifies you if a new one is added.

### Benefits:

- Helps you detect identity theft sooner.
- Enables you to have greater intelligence regarding how your SSN is being used.
- Greatly reduces the time, money and emotional stress associated with a stolen SSN.

## Change of Address Monitoring

Change of Address Monitoring reports if an individual's mail has been redirected through the United States Postal Service (USPS).

## \$1,000,000 Expense Reimbursement Insurance with \$0 Deductible

Expense reimbursement plan covers eligible expenses you incur during the process of recovering your identity such as court fees, attorney fees and lost wages. Also included in the plan is the reimbursement for the actual financial loss as a result of an unauthorized electronic funds transfer.

# CORE ELITE PLAN

*Includes ALL of the Comprehensive Plan benefits PLUS:*

## Annual Credit Reports with Scores – Experian, Equifax, TransUnion

Reviewing your credit report from all three major credit bureaus on a regular basis provides protection against identity theft. If you believe any recent activity is fraudulent, our Recovery Advocates are available to assist.

## Credit Monitoring: 3 Bureaus (Experian, Equifax, TransUnion)

Three (3) Bureau Credit Monitoring includes monitoring of changes reported to all three national credit bureaus (Experian, Equifax and TransUnion). Changes monitored include personal information, public records, inquiries, new account openings, and existing accounts reported past due.

### Benefits:

- Credit monitoring provides you with notifications for changes in a credit report such as loan data, inquiries, new accounts, judgments, liens and more.
- Opening up lines of credit is a very common and costly form of identity theft, and monitoring your credit is the fastest and simplest way to guard against fraudulent activity taking place under your identity.

## Court Records and Bookings Monitoring

This service tracks municipal court systems and bookings data from law enforcement agencies to identify any criminal acts associated with your identity.

### Benefits:

- Helps you detect if your PII has been used by identity thieves with law enforcement to avoid embarrassing and damaging legal incidents.
- Receive monthly monitoring and notifications when the changes to your report are discovered, based on first name, last name, address, date of birth or offense.
- Receive monitoring notifications within 24-48 hours from the time a booking occurred.

## Experian SCORE Tracker

A widget that initially plots your credit score on a graph, and then charts your single-bureau credit score month-over-month so that you can easily see trends over time.

*(continued)*

*(CORE Elite Plan continued)*

## Sex Offender Monitoring

Provides a report of all registered sex offenders living within your immediate area, and notifies you when a new sex offender is added.

### **Benefits:**

- Become familiar with the sex offenders that live in your neighborhood.
- Know where sex offenders live so you can make more informed decisions regarding where you move, send your children to school and allow your family to spend time.
- Gain more control over the health and safety of their family when it comes to sex offenders.
- Catch identity theft sooner if you find a sex offender fraudulently listed under your address.

## Non-Credit Loan Monitoring

Notifies you if a non-credit loan has been opening using an element of your identity.

### **Benefits:**

- Monitors transactional data from payday and quick cash loan providers to help subscribers determine if fraudulent activity occurred.
- Non-credit loans are typically targeted at individuals with thin credit files or poor credit history, where traditional credit monitoring alone cannot help detect possible fraudulent activity.
- Have peace-of-mind with comprehensive identity theft protection.
- Understand if you have been a victim of non-credit/payday loan fraud earlier to minimize restoration time and headache.

## Financial Account Takeover

Financial Account Takeover notifies you if your personal information has been used to apply for or open a new bank account; or if changes have been made to your existing bank account, including changes to account holder's personal information or attempts to add new account holders. For select card issuers, the service also notifies you if your personal information has been used to apply for or open a new credit card account.

### **Benefits:**

- Provides early detection of suspicious banking or credit card account activity and possible identity fraud.
- Reviews information contributed daily from thousands of financial institutions to flag unusual or high-risk account activity.
- Reduces the time, money and emotional stress associated with a compromised bank account or fraudulent bank or credit card account.



