



# Identity Theft Protection

## *Stay One Step Ahead of Identity Thieves*

In today's world, identity theft is more than an inconvenience – it's a growing threat. That's why your ARAG® legal insurance plan includes Identity Theft Protection services at no additional cost. From proactive monitoring to full-service restoration and legal support, you'll have access to the tools and guidance you need to help safeguard your identity and recover quickly if fraud occurs.

### Monitoring Services Include:

#### Internet Surveillance

Monitors thousands of websites and millions of data points, alerting you if your personal information is bought or sold online.

#### Single-Bureau Credit Monitoring

Monitors and informs you of changes to your credit file.

#### 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.

#### Senior Adult Services

Senior family members (up to four adults) can use these Identity Theft Protection benefits. They must be separately enrolled in Monitoring Services to use Full-Service Identity Restoration, Lost Wallet Services and Identity Theft Insurance.

### Additional Identity Theft Resources Include:

- **Identity Theft Case Specialists:** Talk to an experienced specialist who can provide you with documents to complete and guide you on what steps to take if your identity is stolen.
- **Identity Theft Affidavit:** An interactive tool available at [identitytheft.gov](https://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.

### Restoration Services Include:

#### Full-Service Identity Restoration

Restoration Specialists help clear your name and restore your identity by working 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 and more.

#### Identity Theft Insurance<sup>1</sup>

Coverage up to \$1 million for expenses and cash recovery associated with restoring your identity.

### Legal Help for Identity Theft

If your identity theft situation comes with legal complications, turn to a local network attorney for legal advice, as well as document drafting and review. Contact ARAG Customer Care to get started.

For more information, call  
Or visit **ARAGlegal.com/plans**, Access Code:



<sup>1</sup>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, contact us.