



# Features That Help You Safeguard Your Identity

With ID Watchdog<sup>®</sup>, you get a wide range of powerful identity protection features and services.

## Monitor & Detect

### Credit Report Monitoring

Monitors your credit report from Equifax<sup>®</sup> and provides alerts of activity, which if unexpected, could be a sign of potential fraud.

### Dark Web Monitoring

Scans websites, chat rooms, and other forums<sup>1</sup> known for trafficking stolen personal and financial information for compromised credentials including Social Security numbers and email addresses. Enter additional credentials such as credit cards, bank accounts, and driver's license to be included in the scanning.

### 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.<sup>2</sup>

### High-Risk Transactions Monitoring

Helps you better protect against account take overs and fraudulent new accounts opened in your name by alerting you, if we detect in the monitored network<sup>2</sup>, a high-risk validation performed by a financial institution using your identity. These validations are typically required for new account openings, adding or changing an account holder, and other high-risk activity such as wire transfers and large withdrawals.

### Subprime Loan Monitoring

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

### Mobile App

Keep a pulse on your personal and financial information by accessing key plan features right from your mobile device. Your phone travels with you, so you won't have to worry about missing an alert when you're on the go. And, contact our 24/7/365 Customer Care Center via phone or email with one touch.

## Support & Restore

### Personalized Identity Restoration including Pre-Existing Conditions

Assigns one of our certified, U.S.-based restoration specialists to your identity theft case. We go beyond restoration assistance—your case is personally managed by a dedicated specialist until it is resolved. Includes 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.

### Lost Wallet Vault & Assistance

Assists you with canceling 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.

### Identity Theft Insurance

Up to \$1M in coverage<sup>2</sup> for certain out-of-pocket expenses you may face as a result of having your identity stolen. Includes up to \$1M stolen funds reimbursement for unrecoverable, fraudulent electronic transfers from checking, savings and money market accounts.

### Credit Freeze Assistance

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

### Solicitation Reduction

Opt in or out of the National Do Not Call Registry and pre-approved credit offers—reducing junk mail and telemarketing.

### Unemployment Claims Support

Provides personalized support from our dedicated unemployment fraud team based on the state that the unemployment fraud occurred in and the type of fraud

### 24/7/365 Customer Care Center

Reach an in-house, U.S.-based customer care advocate whenever you need help. We have English and Spanish-speaking representatives on staff and support over 100 additional languages.

(1)The monitored network does not cover all businesses or transactions. (2)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)). Copyright © 2023, Equifax Inc., Atlanta, Georgia. All rights reserved. Equifax and ID Watchdog are registered trademarks of Equifax Inc. Other product and company names are property of their respective owners.