

# LegalZoom LifePlan

## IDP Service Descriptions



### 1 Bureau Credit Monitoring (w/Experian)

Unexpected changes to your credit reports can be a sign of identity theft. Credit monitoring tracks activity on a subscriber's credit reports at one, two, or all three of the major credit reporting agencies (CRAs) — Experian, Equifax and TransUnion. Usually, credit monitoring will alert when: a company checks credit history, a new loan or credit card account is opened, a creditor or debt collector says payment is late, public records show bankruptcy has been filed, there is a legal judgment, credit limits change, personal information, like name, address, or phone number, changes. Credit monitoring only warns about activity that shows up on the credit report. It won't catch other types of identity theft. For example, credit monitoring won't tell if an identity thief withdraws money from a bank account, or uses an Social Security number to file a tax return and collect the refund.

### Internet/Black Market Website Surveillance

A proprietary Internet surveillance technology that monitors activity on the Internet to see if personal information is being traded and/or sold online. The technology searches networks, chat rooms, and websites worldwide for stolen identity credentials, finding Subscriber data regardless of nationality or location. It will notify the subscriber if their information is found being illegally traded or sold online, and provides clear instructions on what to do next. The data that can be monitored includes: email addresses, Social Security Number, Phone Numbers, Credit/Debit Cards, Bank Accounts, Driver's License Number, Passport, Store/Membership Cards, Medical ID Numbers.

### Lost Wallet

"Lost Wallet Services provide Subscribers protection for personally identifiable information that has been compromised. Services include:

- Protection for credit cards, debit/ATM cards, checkbooks, driver's licenses, Social Security cards, insurance cards, passports, military identification cards, traveler's checks and Medicare/Medicaid identification
- Support from restoration specialists in canceling and reissuing documents due to lost or stolen wallet or identity documents and information compromised outside of the lost wallet event"



### Full Service Restoration

"A Full-Service Identity Restoration service that provides compromised Subscribers with a certified identity theft restoration specialist to provide full-service identity restoration. Full-Service Identity Restoration Services includes:

- A certified identity theft restoration specialist assigned to identity fraud victims to provide full-service identity restoration over the duration of the case
- Use of a specialized limited power of attorney to work on the Subscriber's behalf to restore the identity case, which frees them from that burden
- Interactive dispute letters to creditors and government agencies
- Interactive dispute letters to credit bureaus
- Interactive identity theft affidavit

In the event a subscriber experiences identity abuse or breach, a dedicated restoration specialist to guide through the entire process, even helping to contact creditors, banks and law enforcement. And they remain dedicated for as long as it takes to make things right. Full Triage on the First Call with Live Access to 3B Credit Data, Cyber, NCOA, Court/Criminal, PayDayLoan, Sex Offender Data..., Restore Existing Theft with LPOA and FTC Affidavit, CITRMS Certified Specialist, 24x7x365 availability, Prevent Future Loss with Credit Bureaus, Financial Institutions, and Government Agencies."

### Identity Theft Insurance

Identity Theft Insurance will reimburse Subscribers residing in the United States for certain ancillary expenses associated with restoring their identity should they become a victim of identity theft after such Subscriber is properly enrolled. The Company has been issued a policy that covers eligible expenses for up to \$1,000,000, with no deductible, from an A.M. Best "A-rated" carrier, subject to the terms, limits and/or exclusions of the policy. The insurance policy will reimburse the Subscriber for certain reimbursable expenses in accordance with the policy's terms.

### Stolen Funds Reimbursement

Provides reimbursement coverage for lost funds up to covered amount (up to \$25K, \$100K or \$1M), including fraudulent bank and investment account withdrawals or tax returns filed in the subscriber's name.