

# FREQUENTLY ASKED QUESTIONS



## **I already have identity monitoring through my bank/credit card. Why would I need iLOCK360?**

iLOCK360 provides you a more robust and comprehensive plan than most bank protection programs. Many bank programs monitor your accounts with that bank, but do nothing to alert you if your other information (like driver's license number, Social Security number, or email address) are compromised. iLOCK360 provides peace of mind in all aspects of your life—not just your bank account.

## **I don't shop online; why would I need identity theft coverage?**

Identity theft is one of the fastest growing crimes in the country. Simply abstaining from online shopping is not enough to prevent your identity from being stolen. Even if you are careful with your personal information, there is an unintentional chance that a company you use is vulnerable to data theft. A recent example includes the Yahoo! hack, which affected over half a billion usernames and passwords! If you have a Yahoo! account, your password is now compromised, as well as any other websites where you reuse that password.

## **I already have identity monitoring through my LifeLock. Why would I switch to iLOCK360?**

Simple. To save money. Compare LifeLock to iLOCK360 side-by-side and you will see nearly identical coverage. iLOCK360's aim is to cover every school district employee with up to 33% off iLOCK360's already reduced prices.

## **Why do I have to provide an email address?**

All iLOCK360 alerts are sent to you via email, so iLOCK360 requires an email address—which also doubles as your username when you log in. We never share any personal information in your alert emails, instead directing you to log-in to iLOCK360's secure portal to view your alert.

## **When will I receive my welcome email for my iLOCK360 account?**

Your welcome email will be sent on your effective date of coverage. It includes information for signing into your account for the first time, how to activate your spouse's account, and how to add your children inside your account.

## **What does iLOCK360 do if my identity is stolen?**

While iLOCK360's proactive monitoring greatly reduces the chance of having your identity stolen, we provide full service restoration to you in the event of identity theft, as well as a \$1M insurance policy to cover costs related to "clean up" in the wake of identity theft. All you need to do is call iLOCK360 to be connected with an Identity Restoration Specialist who will walk you through everything you need to do to get back on track. Your Identity Restoration Specialist will even petition the credit bureaus, on your behalf, and follow up until your issue is resolved.